

## EAST Search History

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	Time Stamp
S1	461	(reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 13:58
S2	121	S1 and (negotia\$4 or bid or bidding)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 13:58
S3	41	(reinsur\$4 or re-insur\$4) SAME (negotia\$4 or bid or bidding)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/17 14:52
S4	6	(US-20020029158-\$ or US-20020042770-\$ or US-20020046067-\$ or US-20030200125-\$).did. or (US-6321212-\$ or US-6594635-\$). did.	US-PGPUB; USPAT	OR	OFF	2006/05/17 14:51
S5	6	S4 and (reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/17 14:52
S6	1	("20020029158").PN.	US-PGPUB	OR	OFF	2006/05/19 10:12
S7	1	S6 and (network or internet or lan or wan)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 10:29
S8	1	S6 and (interface or computer or gui)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 10:25
S9	0	S6 and (computer adj1 readable or computer adj1 executable or software)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 10:29
S10	0	S6 and (computer adj1 readable or computer adj1 executable or software or program)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 10:31

## EAST Search History

S11	1	S6 and (computer\$1)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 11:24
S12	1	S6 and (web or webpage or web-page)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 11:24
S13	17	(reinsur\$4 or re-insur\$4) WITH (webpage or homepage or web)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 14:58
S14	461	(reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/19 15:05
S15	461	(reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/22 09:22
S16	186	S15 and (web or webpage or web-page or web adj1 page or homepage or home adj1 page)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/22 10:21
S17	6746	(insur\$4) WITH (web or webpage or web-page or web adj1 page or homepage or home adj1 page or interface)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/22 10:23
S18	145	S17 and (insur\$4) WITH (class\$2 or classification or classify)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/22 10:22
S19	16	S18 and (web or webpage or web-page or web adj1 page or homepage or home adj1 page or interface) WITH (field\$1)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/22 10:26
S20	19	S18 and (web or webpage or web-page or web adj1 page or homepage or home adj1 page or interface) WITH (quote or quot\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/22 10:41

## EAST Search History

S21	1	("20020029158").PN.	US-PGPUB	OR	OFF	2006/05/22 10:41
S22	1	S21 and (term or terms)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/22 10:41
S23	1	("5523942").PN.	USPAT	OR	OFF	2006/05/23 07:37
S24	1	S23 and (internet or network)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 07:39
S25	1	S23 and (transmi\$5 or send or sent or sending or receiv\$3) WITH (information or data)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 07:39
S26	26	(US-20030200125-\$ or US-20020029158-\$ or US-20020046067-\$ or US-20020042770-\$ or US-20040236698-\$ or US-20020035528-\$ or US-20020032646-\$ or US-20020002475-\$ or US-20030028405-\$ or US-20020156656-\$ or US-20020082874-\$ or US-20010049611-\$ or US-20020116228-\$ or US-20020055862-\$ or US-20020046053-\$).did. or (US-6594635-\$ or US-6321212-\$ or US-6898636-\$ or US-6725201-\$ or US-6678698-\$ or US-5903882-\$ or US-6526386-\$ or US-6367013-\$ or US-5956691-\$ or US-5523942-\$ or US-5873066-\$).did.	US-PGPUB; USPAT	OR	OFF	2006/05/23 07:39
S27	26	S26 and (internet or network)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 07:39
S28	24	S27 and (transmi\$5 or send or sent or sending or receiv\$3) WITH (information or data)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 07:40

## EAST Search History

S29	7	S28 and (insur\$4) WITH (class or classify or classification)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 07:40
S30	5	S29 and (policy) WITH (type or term)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 07:52
S31	1	S23 and (quote\$1)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 08:42
S32	1	S23 and (button or buttons)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 09:04
S33	0	S23 and (reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 09:39
S34	1	S23 and (class or classify or classification or type\$1)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2006/05/23 16:15
S35	24	((("6119093") or ("6112189") or ("6067531") or ("6067528") or ("6064981") or ("6061665") or ("6058379") or ("6055519") or ("6049773") or ("5991740") or ("5970479") or ("5963923") or ("5956687") or ("5924082") or ("5873066") or ("5806042") or ("5794212") or ("5794210") or ("5740045") or ("5495412") or ("5305200") or ("5253165") or ("5168446") or ("4831526"))).PN.	US-PGPUB; USPAT	OR	OFF	2006/05/23 16:21
S36	3	((("20020029158") or ("20030200125") or ("20020116228"))).PN.	US-PGPUB	OR	OFF	2006/05/23 17:32
S37	3	((("5956691") or ("5873066") or ("5523942"))).PN.	USPAT	OR	OFF	2006/05/23 17:32
S38	3	(US-20030200125-\$ or US-20020029158-\$ or US-20020116228-\$).did.	US-PGPUB	OR	OFF	2006/10/30 11:56



## EAST Search History

S39	2	S38 and (reinsur\$4)	US-PGPUB	OR	OFF	2006/10/30 11:56
S40	3	(US-5523942-\$ or US-5956691-\$ or US-5873066-\$).did.	USPAT	OR	OFF	2006/11/02 10:48
S41	6	((("5526942") or ("5873066") or ("5956691") or ("20020029158") or ("20020116228") or ("20030200125")).PN.	US-PGPUB; USPAT	OR	OFF	2006/11/02 10:50
S42	2	((("20020029158") or ("5523942"))).PN.	US-PGPUB; USPAT	OR	OFF	2007/02/07 14:27
S43	2	((("20020029158") or ("5523942"))).PN.	US-PGPUB; USPAT	OR	OFF	2007/05/03 14:02
S44	584	(reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/03 14:03
S45	103	(reinsur\$4 or re-insur\$4) WITH (negotiat\$5 or market or marketplace or website or web adj1 site or web-site or internet or network)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/03 14:05
S46	63	S45 and (bid\$4 or quot\$3 or quotation)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/03 14:05
S47	407	(insurance) WITH (negotiation or auction\$3 or bidding or bid)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:15
S48	345	S47 and (internet or network)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:16
S49	287	(insurance) WITH (negotiation or negotiat\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:25
S50	238	S49 and (internet or network)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:16

## EAST Search History

S51	37	S50 and (multiple or plurality) WITH (insurers or companies)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:16
S52	34	(US-20020082874-\$ or US-20020002475-\$ or US-20020032646-\$ or US-20020035528-\$ or US-20020042770-\$ or US-20020046067-\$ or US-20040236698-\$ or US-20010049611-\$ or US-20030200125-\$ or US-20020029158-\$ or US-20020116228-\$ or US-20030028405-\$ or US-20020156656-\$ or US-20020046053-\$ or US-20020055862-\$ or US-20010054007-\$).did. or (US-5956691-\$ or US-6594635-\$ or US-6321212-\$ or US-6526386-\$ or US-5523942-\$ or US-6725201-\$ or US-6367013-\$ or US-6898636-\$ or US-6678698-\$ or US-5873066-\$ or US-5903882-\$ or US-6141653-\$ or US-6332135-\$ or US-6336105-\$ or US-6338050-\$ or US-7069234-\$ or US-7149724-\$ or US-7194442-\$). did.	US-PGPUB; USPAT	OR	OFF	2007/05/14 10:25
S53	9	S52 and (insurance) WITH (negotiation or negotiat\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:31
S54	63	(reinsur\$4 or re-insur\$4) SAME (internet or network)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:31
S55	36	(reinsur\$4 or re-insur\$4) WITH (internet or network)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 10:40
S56	6	((("6594635") or ("7080020") or ("20020029158") or ("20020032646") or ("20020046067") or ("6141653")). PN.	US-PGPUB; USPAT	OR	OFF	2007/05/14 15:22

## EAST Search History

S57	6	S56 and (enter\$3 or input\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 11:13
S58	5	S56 and (enter\$3 or input\$4) WITH (information or data)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 11:31
S59	1	("7080020").PN.	USPAT	OR	OFF	2007/05/14 11:32
S60	1	S59 and (assum\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 11:38
S61	1	S59 and (cedent) SAME (submi\$5)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 11:40
S62	1	S59 and (risk) WITH (carriers or assumers or reinsurers)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 11:41
S63	1	S59 and (risk) WITH (carriers)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 12:14
S64	1	S59 and (reinsurance) WITH (proposal\$2)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 12:17
S65	1	S59 and (cedent\$2)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 12:27
S66	1	S59 and (cedent\$2) SAME (server)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 12:32

## EAST Search History

S67	1	S59 and (cedent\$2) SAME (server) SAME (enter\$3 or input\$4 or submi\$5)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 13:12
S68	1	S59 and (stor\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 13:13
S69	1	S59 and (database)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 13:50
S70	0	S59 and (monitor\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 14:53
S71	1	S59 and (dollar or amount or currency or monetary)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 14:53
S72	2	S56 and (email)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/05/14 15:22
S73	2	((("7080020") or ("20020032646")). PN.	US-PGPUB; USPAT	OR	OFF	2007/05/14 15:56
S74	637	(reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/12 15:09
S75	2	S74 and (assumers)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/12 15:10
S76	2	S74 and (assumer)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/12 15:10

## EAST Search History

S77	95	S74 and (reinsurers)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/12 15:14
S78	35	S77 and (website or web adj1 site or web-site)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/12 15:14
S79	2	(US-20020032646-\$).did. or (US-7080020-\$).did.	US-PGPUB; USPAT	OR	OFF	2007/09/14 12:15
S80	2	("20020029158").PN.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/14 12:15
S81	3	(US-20020029158-\$ or US-20030200125-\$ or US-20020116228-\$).did.	US-PGPUB	OR	OFF	2007/09/20 08:01
S82	3	(US-5523942-\$ or US-5956691-\$ or US-5873066-\$).did.	USPAT	OR	OFF	2007/09/20 08:01
S83	2	(US-20020032646-\$).did. or (US-7080020-\$).did.	US-PGPUB; USPAT	OR	OFF	2007/09/20 08:01
S84	6	((("6594635") or ("7080020") or ("20020029158") or ("20020032646") or ("20020046067") or ("6141653"))).PN.	US-PGPUB; USPAT	OR	OFF	2007/09/20 08:02
S85	4	((("6594635") or ("6119093") or ("20020032646") or ("7080020"))).PN.	US-PGPUB; USPAT	OR	OFF	2007/09/21 07:01
S86	1	("2002/0032646").URPN.	USPAT	OR	OFF	2007/09/21 07:01
S87	15	("4831526"   "4837693"   "5191522"   "5446653"   "5479344"   "5523942"   "5752236"   "5855005"   "5873066"   "5897620"   "5970479"   "6049772"   "6049773"   "6119093"   "6272528").PN. OR ("7080020").URPN.	US-PGPUB; USPAT; USOCR	OR	OFF	2007/09/21 07:02
S88	5	S87 and (reinsur\$6 or re-insur\$6) AND (bid\$4 or offer\$3 or quot\$3 or propos\$2 or alloca\$4 or capacit\$3)	US-PGPUB; USPAT; USOCR	OR	OFF	2007/09/21 07:08

## EAST Search History

S89	24	("4903201"   "5193056"   "5375055"   "5611052"   "5704045"   "5742775"   "5774883"   "5794207"   "5794219"   "5809478"   "5809483"   "5835896"   "5845265"   "5845266"   "5873071"   "5884286"   "5890138"   "5893079"   "5895454"   "5940812"   "6026364"   "6119093").PN. OR ("6594635").URPN.	US-PGPUB; USPAT; USOCR	OR	OFF	2007/09/21 07:08
S90	1	S89 and (reinsur\$6 or re-insur\$6) AND (bid\$4 or offer\$3 or quot\$3 or propos\$2 or alloca\$4 or capacit\$3)	US-PGPUB; USPAT; USOCR	OR	OFF	2007/09/21 07:12
S91	22	("4839804"   "4903201"   "5025138"   "5126936"   "5347580"   "5523942"   "5704045").PN. OR ("6119093").URPN.	US-PGPUB; USPAT; USOCR	OR	OFF	2007/09/21 07:11
S92	4	S91 and (reinsur\$6 or re-insur\$6) AND (bid\$4 or offer\$3 or quot\$3 or propos\$2 or alloca\$4 or capacit\$3)	US-PGPUB; USPAT; USOCR	OR	OFF	2007/09/21 07:12
S93	2	("7099840").PN.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/21 07:23
S94	0	S93 and (insurance or reinsur\$6 or re-insur\$6)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/21 07:23
S95	0	("2001681413").PN.	US-PGPUB	OR	OFF	2007/09/30 13:57
S96	8	(reinsur\$4) WITH (auction)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/21 08:19
S97	3068	(705/35,36).CCLS.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 13:57
S98	4235	(705/35,36,4).CCLS.	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 13:58

## EAST Search History

S99	256	S98 and (reinsur\$4 or re-insur\$4)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 13:58
S10 0	200	S99 and (negotia\$4 or bid or bidding or auction\$4 or market or marketplace)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 13:59
S10 1	4	S100 and (view\$3 or display\$3 or select\$3) WITH (offer\$3 or bid?4 or negotiat\$5) WITH (histor\$3 or chronolog\$6 or entr\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 14:01
S10 2	40	(US-20030028405-\$ or US-20020055862-\$ or US-20020035528-\$ or US-20020029158-\$ or US-20020042770-\$ or US-20020046067-\$ or US-20020002475-\$ or US-20020032646-\$ or US-20040236698-\$ or US-20020143584-\$ or US-20030200125-\$ or US-20010054007-\$ or US-20020116228-\$ or US-20020082874-\$ or US-20020046053-\$ or US-20020156656-\$ or US-20010049611-\$ or US-20020049617-\$).did. or (US-6725201-\$ or US-6898636-\$ or US-5903882-\$ or US-6321212-\$ or US-6411939-\$ or US-6594635-\$ or US-5191522-\$ or US-7194442-\$ or US-7149724-\$ or US-6678698-\$ or US-6367013-\$ or US-5873066-\$ or US-6336105-\$ or US-6526386-\$ or US-7069234-\$ or US-5956691-\$ or US-5523942-\$ or US-6332135-\$ or US-6141653-\$ or US-7080020-\$ or US-6338050-\$).did. or (US-20020143584-\$).did.	US-PGPUB; USPAT; DERWENT	OR	OFF	2007/09/30 14:01
S10 3	3	S102 and (view\$3 or display\$3 or select\$3) WITH (offer\$3 or bid?4 or negotiat\$5) WITH (histor\$3 or chronolog\$6 or entr\$3)	US-PGPUB; USPAT; EPO; JPO; DERWENT; IBM_TDB	OR	OFF	2007/09/30 14:01

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65, 2, 474, 475, 99, 256, 348, 349, 347

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[File 148] **Gale Group Trade & Industry DB** 1976-2007/Sep 25

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*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Sep 24

(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Sep 24

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[File 9] **Business & Industry(R)** Jul/1994-2007/Sep 24

(c) 2007 The Gale Group. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2007/Sep 28

(c) 2007 Dialog. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Sep 30

(c) 2007 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2007/Sep 29

(c) 2007 Business Wire. All rights reserved.

*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2007/Sep 29

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*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2007/Sep 28

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Sep 24

(c) 2007 The Gale Group. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Sep 28

(c) 2007 San Jose Mercury News. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2007/Jul

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

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*\*File 583: This file is no longer updating as of 12-13-2002.*

[File 65] **Inside Conferences** 1993-2007/Sep 28

(c) 2007 BLDSC all rts. reserv. All rights reserved.

[File 2] **INSPEC** 1898-2007/Sep W3

(c) 2007 Institution of Electrical Engineers. All rights reserved.

[File 474] **New York Times Abs** 1969-2007/Sep 28

(c) 2007 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs** 1973-2007/Sep 28

(c) 2007 The New York Times. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Aug

(c) 2007 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource** 82-2007/May



89388 E-COMMERCE  
S1 7987 S (REINSUR? OR RE-INSUR?) (W) (NEGOTIAT? OR BID? ? OR BIDDING OR OFFER OR OFFERS OR OFFERING OR MARKET? ? OR MARKETPLACE? ? OR AUCTION) AND (ONLINE OR ON-LINE OR WEB OR WEBSITE OR NETWORK OR INTERNET OR VIRTUAL OR ECOMMERCE OR E-COMMERCE)

? rd s1  
Processing  
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>>>W: Duplicate detection is not supported for File 348.  
Duplicate detection is not supported for File 349.  
Duplicate detection is not supported for File 347.  
Records from unsupported files will be retained in the RD set.  
S2 4080 RD S1 (UNIQUE ITEMS)

? s s2 and (submit? or submission? or enter? ? or entering or input? ? or inputting or log or logging) (W) (reinsur? or re-insur? or risk or underit? or portfolio? or profile or profiles or insurance or criteria or require?)

Processing  
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Processing  
Processing

4080	S2
2380354	SUBMIT?
505458	SUBMISSION?
3242687	ENTER? ?
2348537	ENTERING
2827032	INPUT? ?
150932	INPUTTING
912389	LOG
308501	LOGGING
356247	REINSUR?
2	RE-INSUR?
6751605	RISK
81	UNDERIT?
4095327	PORTFOLIO?
2766069	PROFILE
2344302	PROFILES
7365079	INSURANCE
1543359	CRITERIA
15288016	REQUIRE?

16736 (((((((SUBMIT? OR SUBMISSION?) OR ENTER? ?) OR ENTERING) OR INPUT? ?) OR INPUTTING) OR LOG) OR LOGGING)...

S3 12 S S2 AND (SUBMIT? OR SUBMISSION? OR ENTER? ? OR ENTERING OR INPUT? ? OR INPUTTING OR LOG OR LOGGING) (W) (REINSUR? OR RE-INSUR? OR RISK OR UNDERIT? OR PORTFOLIO? OR PROFILE OR PROFILES OR INSURANCE OR CRITERIA OR REQUIRE?)

? sort s3/all/py

>>>W: Sort tag 'PY' is undefined for file(s): 810, 813, 256, 348, 349  
Records from file(s) listed above will appear at the end of the sorted set.

S4 12 SORT S3/ALL/PY

? t s4/3,k/all

4/3,K/1 (Item 1 from file: 148) Links

Gale Group Trade & Industry DB

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02482203 **Supplier Number:** 03880470 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Two-edged sword. (changing insurance market) (Excess and Surplus Lines)**

Bingeman, Kurt C.

Best's Review - Property-Casualty Insurance Edition , v86 , p42(3)

Aug , 1985

ISSN: 0161-7745

**Language:** ENGLISH

**Record Type:** FULLTEXT

**Word Count:** 2564 **Line Count:** 00198

...limits, broader coverages, unique wordings and specialty package programs, drawing upon the support of a **network** of surplus lines insurers ready to handle the unique risk.

During the recent soft market...

...of the first areas of the business to see a radical change was the facultative **reinsurance market**, which supported a great many of the specialized program activities put together during the last...  
...to create programs which previously were often provided through one carrier, supported by a widespread **reinsurance market**.

#### A NEVER-ENDING DREAM

To the wholesaler, these market changes have brought both problems and...of pressure, we need to use our connections efficiently.

Agents and insureds will learn that **submissions require** full and detailed underwriting information, narrative descriptions of operations and brochures, and three-year loss...

4/3,K/2 (Item 2 from file: 15) [Links](#)

Fulltext available through: [ScienceDirect](#)

ABI/Inform(R)

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00534567 91-08911

**Banks and Insurance: A Dangerous Gamble**

Wilshinsky, Harold L.

Best's Review (Life/Health) v91n9 pp: 20-24, 93

Jan 1991

ISSN: 0005-9706 Journal Code: BIH

Word Count: 4029

Text:

...insurance deserve consideration. First, the banks are in no position to raise the capital to **enter insurance**, and insurers are in no position to raise the capital to get into banking. The...

...in banking. For example, Beneficial Finance lost its shirt in the mid-1980s in a **reinsurance market** it did not understand. Beneficial's chairman, Finn Casperson, acknowledged at the time that "We got taken to the cleaners." Beneficial was lured to a **reinsurance market** it knew next to nothing about. The siren call it heeded was the prospect of...Inc., the nation's leading mortgage lender, for not opening up its computerized loan-origination **network** to competing lenders. If Citicorp were allowed into insurance, would we really be surprised if...today is the hopscotch pattern of governmental regulation and enforcement. We need a seamless statutory **web**, not the helter skelter of ad hoc opinions from regulators. The courts allow the Federal...

...be our last chance to protect the banks from themselves and our nation's financial **network** from self-destructing.

If Congress fears the inchoate anti-incumbent feeling bubbling up from the ...

4/3,K/3 (Item 3 from file: 16) [Links](#)

Gale Group PROMT(R)

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06148637 **Supplier Number: 53933880 (USE FORMAT 7 FOR FULLTEXT)**

**Sumitomo Marine to enter reinsurance market in Europe.**

Japan Weekly Monitor , p NA

Feb 15 , 1999

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 142

**(USE FORMAT 7 FOR FULLTEXT)**

**Sumitomo Marine to enter reinsurance market in Europe.**

**Text:**

...Asia, Sumitomo Marine's setting up of the Irish unit will bring about a global **network** for reinsurance, it said. Reinsurance is a form of insurance that insurers buy to protect...

4/3,K/4 (Item 4 from file: 20) Links

Dialog Global Reporter

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05651536 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Interfax Banking and Finance report**

Interfax Banking and Finance report Volume VIII, Issue 22 (390) ISSN 1072-2637 June 4, 1999

WORLD NEWS CONNECTION

June 03, 1999

**Journal Code:** WWNC **Language:** English **Record Type:** FULLTEXT

**Word Count:** 9683

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...capital flight are posing a real threat to Russia's economic security.

Russia has a **network** of unscrupulous companies involved in dubious schemes to transfer hard currency abroad that are formally...in the following way: 1) license withdrawals and suspension of new agreements, 2) companies will **enter insurance** groups and maintain legal independence, but with the sale of a share of capital participation... insurance; an evaluation of the largest property and liability insurers; an analysis of the Russian **reinsurance market**. The report on the 100 largest insurers, and 25 mid-sized and small insurances companies...



4/3,K/5 (Item 5 from file: 9) Links

Business & Industry(R)

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03716513 Supplier Number: 113853105 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Best of both worlds: Platinum Underwriters, formerly St Paul Re, is one of the more recent arrivals on Bermuda. But despite having a fresh capital base and no exposure to old liabilities, it is no start-up. Greg Morrison, its chief executive, explains to Kim Moore how Platinum combines the best of new and old. ( Interview--Greg Morrison )**

Reactions (UK) , v 24 , n 2 , p 16

February 2004

**Document Type:** Journal ISSN: 0953-5640 ( United Kingdom )

**Language:** English **Record Type:** Fulltext

**Word Count:** 2896 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...One of the biggest challenges for the new arrivals on Bermuda has been building a **network** of offices and hiring skilled staff. But Platinum had the opposite problem. It had to...

...business there," Morrison says. "We will be cautious. We want to use the global casualty **network** to help support that business."

Proceeding with care  
Morrison is less certain about the growth...

...it will compete with its clients. But Morrison does not rule out the possibility of **entering insurance** in the future. "As time goes on and the market softens, we might be challenged...

...insurance. But, right now, we are not considering it."

Morrison believes the problems in the **reinsurance market**, such as rating downgrades and reserve deficiencies, will keep pricing firm for now. But he...

4/3K/6 (Item 6 from file: 349) [Links](#)

PCT FULLTEXT

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01213391

**ENHANCED PARIMUTUEL WAGERING**

**PARI DU TYPE PARI MUTUEL AMELIORE**

**Patent Applicant/Patent Assignee:**

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(For all designated states except: US)
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US; US (Residence); US (Nationality)  
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(Designated only for: US)
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US; US (Residence); US (Nationality)  
(Designated only for: US)
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US; US (Residence); IE (Nationality)  
(Designated only for: US)

**Patent Applicant/Inventor:**

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389 Garretson Road, Bridewater, NJ 08807; US; US (Residence); IE (Nationality); (Designated only for: US)

**Legal Representative:**

- **WEISS Charles A(agent)**  
Kenyon & Kenyon, One Broadway, New York, NY 10004; US;

	Country	Number	Kind	Date
Patent	WO	200519986	A2-A3	20050303

Application	WO	2004US25434		20040806
Priorities	US	2003640656		20030813

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;  
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;  
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;  
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;  
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;  
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;  
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;  
PT; RO; RU; SC; SD; SE; SG; SK; SL; SY;  
TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ;  
VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;  
PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;  
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 182513

#### **Detailed Description:**

##### **...BACKGROUND OF THE HWENTION**

With the rapid increase in usage and popularity of the public **Internet**, the growth of electronic Internet-based trading of securities has been dramatic. In the first part of 1999, **online** trading via the **Internet** was estimated to make up approximately 15% of all stock trades. This volume has been... ..are

of

YP

projected to continue for the next few years, as increasing volumes of **Internet** users use **online** trading accounts.

**Online** trading firms such as E-Trade Group, Charles Schwab, and Ameritrade have all experienced significant growth in revenues due to increases in **online** trading activity. These companies currently offer Internet-based stock trading services, which provide greater convenience... ..lower commission rates for many retail investors., compared to traditional securities brokerage services. Many expect **online** trading to expand to financial products other than equities, such as bonds, foreign-exchange, and... ..followed by exchanges such as the CBOT or the Chicago Mercantile Exchange and some newer **online** exchanges. -In order matching, the exchange coordinates the activities

of buyers and 3 sellers so... ..while in theory the principal market making activity could be done over a wide area **network**, in practice derivatives trading is today usually 1 5 accomplished via the telephone. Often, trades...  
...insurance almost always has superior information regarding the book of risks than does the assuming **reinsurer**. Much like the market maker in capital markets, the reinsurer typically prices its informational disadvantage... ..be perfectly insured or hedged.

Currently, transaction costs are also considerable in traditional insurance and **reinsurance markets**. In recent years, considerable effort has been expended in attempting to securitize insurance risk such as property-casualty catastrophe risk. Traditional insurance and **reinsurance markets** in many respects resemble principal market-maker securities markets and suffer from many of the... ..to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance and **reinsurance markets** tend to operate according to the same market mechanisms - 7 that have prevailed for decades... ..and telecommunication charges.. No fundamental change is contemplated to market structure for which an electronic **network** may be essential. Second, the disclosed techniques appear to enhance liquidity at the expense of... ..are typically institutional investors, such as financial institutions including banks, investment banks, primary insurers and **reinsurers**, and corporate treasurers, hedge firms and pension firms. Users can also include any individual or...and methods of the present invention is especially amenable to electronic operation over a wide **network**, such as the **Internet**.

In its preferred embodiments, the present invention mitigates derivatives transaction costs 1 5 found in... ..during a predefined trading period and prior to the fulfillment of all of the termination **criteria**, an investment of value units by each of a plurality of traders in at least...adapted for use in placing a customer order in a demand-based auction over the **Internet**, the auction including at least one customer order, said data structure including: at least one... ..medium encoded with a computer-readable data structure adapted for placing a wager over the **Internet** in a betting pool on an underlying event, the betting pool includes one or more...view of a central controller of a preferred embodiment of a DBAR contingent claims exchange **network** architecture implementing the present invention.

FIG. 3 is a schematic depiction of the trading process... ..in successive quarters according to the embodiments of the present invention.

FIG. 22 depicts a **network** implementation of a demand-based market or auction according to the embodiments of the present... ..description of another embodiment of a DBAR Digital Options Exchange. The eighth section presents a **network** implementation of this DBAR Digital Options Exchange. The ninth section presents a structured instrument implementation... ..Markets for DBAR Contingent Claims

1.1 Exchange Design

1.2 Market Operation

1.3 **Network** Implementation

Features of DBAR Contingent Claims

2.1 DBAR Contingent Claim Notation

2.2 Units... ..Limit Order

BookOptimization

7.10 Limit Order Book Display

7.11 Unique Price Equilibrium Proof

**Network** Implementation

Structured Instrument Trading

9.1 Overview: Customer Oriented DBAR-enabled Products

9.2 Overview... ..9 CE (calculation engine) implementation

13.10 LE (limit order book engine) implementation

13.11 **Network** Architecture

13.12 Figures 32 - 68 Legend

Appendix 13A: Descriptions of Element Names in DBAR... would necessitate crossing of a bid and an offer in a two-way order crossing **network**. Or, in a preferred embodiment of the method of the present invention, the trader can... ..the stock depreciates the trader will receive.

$(196.95/95.95)*.95 = \$1$

1.3 -**Network** Implementation

A market or exchange for groups of DBAR contingent claims market according to the... ..be "crossed." As a consequence of the absence of a need for an order crossing **network**, preferred embodiments of the present invention are particularly amenable to large-scale electronic **network** implementation on a wide area **network** or a private **network** (with, e.g., dedicated circuits) or the public **Internet**, for example. Additionally, a **network** implementation of the embodiments in which contingent claims are mapped or replicated into a vanilla... ..valuation, is described in more detail in Section 13 below.

Preferred embodiments of an electronic **network**-based embodiment of the method of trading in accordance with the invention include one or... ..authenticated using authenticating data.

(e) Data Security: The security of contingent claims transactions over the **network** may be ensured, using for example strong forms of public and private key encryption.

(f... ..the expected returns for each state. Such information is typically unavailable in traditional capital and **reinsurance markets**.

(i) Market Data Storage : A DBAR contingent claims exchange in accordance with the invention may... ..that reflect the expectations of traders over the entire distribution of possible outcomes. The - 55 **network** implementation disclosed in this specification may be used to capture, store and retrieve these data... ..outcomes, which can then be used for statistical time series analysis with realized outcomes. The **network** implementation of the present invention may therefore include analytic servers to perform these analyses for...

## **Claims:**

...comprising:

a server housing the processor and the at least one database module; and a **network** connecting the at least one database module and the processor with the at least one... ..medium encoded with a computer-readable data structure adapted for placing a wager over the **Internet** in a betting pool on an underlying event, the betting pool including at least one...

4/3K/7 (Item 7 from file: 349) [Links](#)

PCT FULLTEXT

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01005197

**SYSTEM AND METHOD FOR REINSURANCE PLACEMENT**

**SYSTEME ET PROCEDE DE PLACEMENT DE REASSURANCE**

**Patent Applicant/Patent Assignee:**

- **SWISS REINSURANCE COMPANY**; Mythenquai 50/60, CH-8022 Zurich  
CH; CH(Residence); CH(Nationality)

	Country	Number	Kind	Date
Patent	WO	200334299	A2	20030424
Application	WO	2002IB4175		20021010
Priorities	US	2001328441		20011012

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;  
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 25840

**Detailed Description:**

...or renewal of a reinsurance portfolio - from the creation of a submission and an initial **reinsurance offer**, through the tender stage, to the final acceptance of prices and shares.

- 5 [00261 From...manage and monitor world-wide renewals - from the creation of a submission and an initial **reinsurance offer**, through the tender stage, to the final acceptance of prices and shares. Moreover, there is...invention support the collaboration of cedents and reinsurers within a one-to-many relationship market-**network**, which can be defined as the sum of human relationships, market behavior, accepted processes, and

( increasingly) electronic infrastructures that comprise the way of doing business. The market- **network** becomes viable through the collaborative involvement of its participants.

[00311 The present invention provides cedents... ..or renewal of a reinsurance portfolio - from the creation of a submission and an initial **reinsurance offer**, through the tender stage, to the final acceptance of prices and shares. The present invention...reinsurance. For example, what is generally referred to as a "program" in the U.S. **reinsurance market** is generally referred to as a "renewal" in the European **reinsurance market**. For this ...least one cedent computer 206 in communication with a host server 201 through a computer **network** 204. Host server 201 is, in turn, in communication with a secure file transfer server 202 through, for example, a local area **network** (LAN). Computer **network** 204 is, for example, the **Internet** .

[001101 Host server 201 executes the process of the present invention for the cedent.

Host... ..and is adapted to communicate with cedent computer 206 using e-mail, document publishing, and **Web** browsing, ...Host server 201 communicates with reinsurer's computer 208 using, for example, e-mail via **network** 205, for notifying reinsurers of the availability of dispatch data stored on secure file transfer... ..a cedent interacts with host server 201 and completes the process of the present invention. **Web** application 222 provides the GUI to cedent computer 206. This cedent GUI is referred to...server 202. Host server 201 sends a notification to the computers of reinsurers 208 through **network** 205, which could be the same **network** as **network** - 17 . Host server 201 also communicates with reinsurer computers 208 through **network** 205, with **web** application 222 providing a GUI to reinsurer computers 208.

Optionally, instead of a browser-based...i.e., the insurance company consolidates its insurance into its own reinsurance company or division), **network** 205 could be a corporate intranet in direct communication (i.e., not through a public **network**) with host server 201.

[001151 Although computers 206 and 208 are labeled cedent and...216, a document publishing and dispatch application 218, an e-mail application 220, and a **web** application 222. Host server 201 could also include ... e-mail, e.g., Simple Mail Transfer Protocol (SMTP), Post Office Protocol 3 (POP3), and **Internet** Message Access Protocol (IMAP).

- 19 [001241 **Web** application 222 receives and responds to HTTP requests from computers 206. An example of a suitable **web** application 222 is a Microsoft **Internet** Information Serverrm.

[001251 File transfer server 202 stores the files of programs that have been...computers 208 through one or more firewalls (e.g., internal and external firewalls) and the **Internet**, **network** 204 and 205.

[001361 According to a further embodiment of the present invention, Figure 3...each distributed to multiple reinsurers. The matrix of screen 1803 helps the cedent compare all **reinsurer offers** in a single, convenient view and serves as a valuable tracking tool in managing the...the corresponding structured and unstructured data into a final binding agreement, or wording.

[002861 Using **online** transactional tools such as electronic signatures, electronic mail, electronic underwriting, and digital document preparation, the...

## Claims:

...a reinsurance renewal package comprising:

(a) a communication application adapted to communicate through a computer **network** with a plurality of cedent computers, wherein the plurality of cedent computers are used by...The system of claim 26, wherein the communication application is at least one of a **web** application and an e-mail application. 3 1. The system of claim 26, further comprising...providing a cedent transactor with access to the business opportunity;prompting the cedent transactor to **enter risk** data associated with the business opportunity from the cedent manager;receiving the risk data from...on a server accessible by the cedent manager and the cedent transactor through a computer **network**. 40 . The method of claim 3 8, further comprising requiring entry of the risk data...comprising:(a) a host server adapted to communicate with a cedent computer through a computer **network**,receive a plurality of reinsurance programs from the cedent computer, wherein the programs contain unstructured... ..the file transfer server is adapted to communicate with a reinsurer computer through a computer **network**,receive the reinsurance package from the host server, and transmit the reinsurance package to the ...reinsurer placing reinsurance business comprising:providing the cedent with a cedent interface in which to **enter reinsurance relevant** data, wherein the cedent interface refers to the reinsurance-relevant data using reinsurance terms;generating...



4/3K/8 (Item 8 from file: 349) [Links](#)

PCT FULLTEXT

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00994559

**DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE D'ECHANGES COMMERCIAUX AFFERENTE

**Patent Applicant/Patent Assignee:**

- **LONGITUDE INC**; 650 Fifth Avenue, New York, NY 10019  
US; US(Residence); US(Nationality)

**Legal Representative:**

- **WEISS Charles A(et al)(agent)**  
Kenyon & Kenyon, One Broadway, New York, NY 10004; US;

	Country	Number	Kind	Date
Patent	WO	200323575	A2-A3	20030320
Application	WO	2002US30309		20020909
Priorities	US	2001950498		20010910

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;  
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 122079

**Detailed Description:**

...BACKGROUND OF THE INVENTION

With the rapid increase in usage and popularity of the public **Internet**, the growth of electronic Internet-based trading of securities has been dramatic. In the first part of 1999, **online** trading via the **Internet** was estimated to make up approximately 15% ...growth rates are projected, to continue for the next few years, as increasing volumes of **Internet** users use **online** trading accounts.

**Online** trading firms such as E-Trade Group, Charles Schwab, and Arneritrade have all experienced significant growth in revenues due to increases in **online** tradina

ID  
activity. These companies currently offer Internet-based stock trading services, which

t:@  
'de... ...for many retail investors,  
provi I 1

compared to traditional securities brokerage services. Many expect **online** trading ...followed by exchanges such as the CBOT or the Chicago Mercantile Exchange and some newer **online** exchanges. In order matching, the exchange coordinates the activities of buyers ...while in theory the principal market making activity could be done over a wide area **network**, in practice derivatives trading is today ...be perfectly insured or hedged.

Currently, transaction costs are also considerable in traditional insurance and **reinsurance markets**. In recent years, considerable effort has been expended in attempting to securitize insurance risk such as property-casualty catastrophe risk. Traditional - 7 insurance and **reinsurance markets** in ... to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance and **reinsurance markets** tend to operate accore!@ncr to the same market mechanisms that have prevailed for decades...and telecommunication charges. No fundamental change is contemplated to market structure for which an electronic **network** may be essential. Second, the disclosed techniques appear to enhance liquidity at the expense of...

## Claims:

...and methods of the present invention is especially amenable to electronic operation over a wide **network**, such as the **Internet**. In its preferred embodiments, the present invention mitigates derivatives transaction costs found in traditional markets... view of a central controller of a preferred embodiment of a DBAR contingent claims exchange **network** architecture implementing ...in successive quarters according to the embodiments of the present invention. FIG. 22 depicts a **network** implementation of a demand-based market or auction according to the embodiments of the present...description of another embodiment of a DBAR Digital Options Exchange. The eighth section presents a **network** implementation of this DBAR Digital Options Exchange. The ninth section presents a ...Markets for DBAR Contingent Claims

1.1 Exchange Design- 30 .2 Market Operation1.3 **Network** Implementation2 Features of DBAR Contingent Claims2.1 DBAR Contingent Claim Notation2.2... BookOptimization7.10 Limit Order Book Display7.11 Unique Price Equilibrium Proof8 **Network** Implementation9 Structured Instrument Trading9.1 Overview: Customer Oriented DBAR-enabled Products9.2...would necessitate crossing of a bid and an offer in a two-way order crossing **network**. Or, in a preferred embodiment of the method of the present invention, the trader can...the stock depreciates the trader will receive $(196.95/95.95) \cdot 95 = \$1 - 41$  .3 **Network** ImplementationA market or exchange for groups of DBAR contingent claims market according to the... ..be "crossed." As a consequence of the absence of a need for an order crossing **network**, preferred embodiments of the present invention are particularly amenable to large-scale electronic **network** implementation on a 'de area **network** or a private **network** (with, e.g., dedicated circuits) or the publicwi**Internet**, for example. Preferred embodiments of an electronic **network**-based embodiment of the method of trading in accordance with the invention include one or...using authenticating data. (e) Data

Security: The security of contingent claims transactions over the **network** may be ensured, using for example strong forms of public and private key encryption. (f...the, expected returns for each state. Such information is typically unavailable in traditional capital and reinsurance markets. (i) Market Data Storage: A DBAR contingent claims exchange in accordance with the invention may...data that reflect the expectations of traders over the entire distribution of possible outcomes. The **network** implementation disclosed in this specification may be used to capture, store and retrieve these data... outcomes, which can then be used for statistical time series analysis with realized outcomes. The **network** implementation of the present invention- 44 may therefore include analytic servers to perform these analyses...unsuccessful investments after deduction of the transaction fee and after fulfillment of the termination criteria. (7) For DBAR digital options, investment amounts per digital option after factoring in the transaction...

4/3K/9 (Item 9 from file: 349) [Links](#)

PCT FULLTEXT

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00975216

**ORDER MATCH INSURANCE**

ASSURANCE DE CONCORDANCE DE COMMANDES

**Patent Applicant/Patent Assignee:**

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(For all designated states except: US)
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US; US(Residence); US(Nationality)  
(Designated only for: US)

**Patent Applicant/Inventor:**

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**Legal Representative:**

- **POMERANCE Brenda(agent)**  
Law Office of Brenda Pomerance, 260 West 52 St. Ste. 27B, New York, NY 10019; US;

	Country	Number	Kind	Date
Patent	WO	200305150	A2-A3	20030116
Application	WO	2002US20174		20020625
Priorities	US	2001302979		20010702
	US	2001339197		20011210

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 9372

### Detailed Description:

...parties other than the dealer, such as large pension funds or large index funds, can **submit reinsurance market** quotes. Essentially, the qualified parties who **submit reinsurance market** quotes are trading at a negative trading cost, because the participants have higher time urgency in obtaining executions than the qualified parties. These qualified parties participate in the **reinsurance market** by providing underlying securities to the dealer in the event that match insurance sold by...Fig. 1 is a system block diagram showing the environment of the present invention.

Communication **network** 1, which may be the **Internet**, is coupled to each of matching system 5, dealer IO, reinsurer ...post can occur at any time prior to when dealer IO wants to use the **reinsurance market**.

At step I IO, dealer IO posts its public and private ...has grown (or shrunk) beyond a predetermined threshold, checks whether there is anything in the **reinsurance market** at an acceptable price, and if dealer IO wishes to use reinsurance, dealer IO...by the dealers and traders

Monthly billing reports

Daily and monthly statistical reports

Using the **web** based access screens (or other access method of access) the dealer can enter or display next VWAP)

Total outstanding share obligation (all matches that day)

The **reinsurance market**

The dealer can indicate how many shares to roll or what shares to pair with... ..in the reinsurance pool. The dealer has only a 5-minute window to access the **reinsurance market** after each match.

Whether the imbalance that the dealer must cover should be rolled into...a per match basis and cumulatively  
See the screen summary for more detail.

Using the **web** based screen (or other access methods) traders will specify the following parameters when submitting their... of shares.

The account the match insurance should come from (pool or private).

Using the **web** based screen (or other access methods) institutions will specify the following parameters when submitting their...to the InterELF platform either directly from their Order Management Systems (OMS) or via the **Internet** using a **web** browser or other connectivity services. The platform, dealer umpires and trading ELF's are described in...or without insurance, cancel order if insurance is not available, etc.

When connecting via the **web**, following a successful log on to the InterELF platform, a small applet is downloaded to...

4/3K/10 (Item 10 from file: 349) [Links](#)

PCT FULLTEXT

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00916645

**SYSTEMS AND METHODS FOR NEGOTIATING REINSURANCE FOR A RISK**

**SYSTEME ET PROCEDE DE NEGOCIATIONS DE REASSURANCE D'UN RISQUE**

**Patent Applicant/Patent Assignee:**

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(For all designated states except: US)
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(Designated only for: US)

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**Legal Representative:**

- **STRINGHAM John C(agent)**  
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	Country	Number	Kind	Date
Patent	WO	200250750	A2	20020627
Application	WO	2001US49636		20011221
Priorities	US	2000257500		20001221
	US	2001324784		20010925
	US	200129464		20011220

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 13996

## Claims:

...company who acquires reinsurance of risks for insurance companies is called a broker. hi a **reinsurance negotiation** a cedent or broker provides information to a reinsurance company, underwriter 2employed by a... ..assume all or a portion of the risk in exchange for a premium. During the **reinsurance negotiation**, the parties will use analysis of the risk and relevant experience in the field to... ..policies for reinsurance.SUMMARY OF THE INVENTION[00071 The present invention allows users to conduct **reinsurance negotiations**, view the stages of the negotiation and the information exchanged during the stages of the...to negotiation related infon-nation;[00201 Figure 8 illustrates a negotiation detail interface for facilitating **reinsurance negotiations** by allowing users to access negotiation information and by flirther allowing users to submit replies... ..10 in negotiations for the reinsurance. The brokers 30 and 50 are optional parties to **reinsurance negotiations** who represent either the cedent 10 or the asswner 20 in the **reinsurance negotiation**. While the brokers 30 and 50 can be an optional party to **reinsurancenegotiations**, for the sake of simplicity negotiations will be discussed primarilywith reference to cedents 10... ..negotiation. The host system 40 thus canmonitor information exchanged during various stages of the **reinsurancenegotiation**. By utilizing a host system 40, the present invention enables the users to view information... ..The cedent, broker, andassurners can convey information to the host system 40 over a **network** system such as an intranet, **Internet**, world wide **web**, or other **network** system. The host system 40 includes an interface for the cedent 10, assumers 20, and... ..and theassociated information can be accessed from one or more client systems usingstandard **Internet** protocols, for example. The information can be inpututilizing templates associated with the host system... ..asubmission is initially collected in a series of templates displayed within, for example, an **Internet** browser or an AN as discussed with reference to Figure 1 The collected information allows...the user to select an electronic file from some directory on either their local or **network** source. Once such a file has been selected, the user can provide a description of... ..enables the user to securely link to the present invention using a connection to the **Internet** and view current information regarding the risk that is the subject of the request for... ..acceptances/requests to bind in the present invention. However, to clearly illustrate the logic of **reinsurance negotiations** these response types are sufficient to demonstrate the steps of **reinsurance negotiations**. It will be understood that additional response types are possible without departing from the scope ... ..refusal to bind, an agreement, or a counteroffer. However, to clearly illustrate the logic of **reinsurance negotiations** these reply types are sufficient to demonstrate the steps of **reinsurance negotiations**. It will be understood that additional reply types are possible without departing from the scope... ..submit responses, replies, resubmissions, and 23endorsements, the present invention provides flexibility in conducting the **reinsurance negotiation**. By monitoring the submissions, responses, andreplies exchanged during stages of the negotiation, the present... ..as input submissions, responses, and replies greatly facilitates the negotiation of reinsurance risks in a **network** architecture.[00611 With reference now to Figure 5 there is shown various conditionsassociated with... ..state of the risk for which reinsurance is being sought before, during, and after the **reinsurance negotiation**. Submission/reply conditions 3 1 Oa illustrate various states associated with cedent actions conducted during... ..after the negotiation of reinsurance. The negotiation related conditions 330a identify various states of the **reinsurance negotiation** pending additional action of the cedent or the assumer during the negotiation for reinsurance of...risk for whichreinsurance is being sought. Risk conditions comprise a drafted submission 300, a **submitted risk** 302, a retracted submission 304, a completed/placed24submission 306, and a deleted submission... ..drafted submission 300 is a risk for which a drafted submission has been completed. A **submitted risk** 302 is a risk that has been

submitted for reinsurance. A retracted submission 304 is... subsequently to being given. [0065] The negotiation related conditions 330a identify various states of the **reinsurance negotiation** pending additional action by the cedent or the assumer during the negotiation for reinsurance of... which different conditions are reached Figures 2, 3, and 4 and the associated explanation of **reinsurance negotiations** can be utilized. It will also be appreciated that the described conditions are included for... intermediary between a cedent and an assumer. The submission interface is comprised of fields for **inputting risk** related information and reinsurance related information. The fields for **inputting risk** related information include fields 362, 364, and 370. The fields for **inputting reinsurance** related information include fields 380, 390, and 392. There is also shown a submit button... information to assist the users or system in processing the submission. [0069] The fields for **inputting risk** related information comprise an insurance policy information field 362 and a policy classification field 370... issued by the cedent to an insured. Policy information is useful in the context of **reinsurance negotiations** due to the fact that the risk to be reinsured is typically an insurance policy... can provide all the necessary risk information related to the policy. [0072] The fields for **inputting reinsurance** related information comprise a reinsurance classification and request field 380, a required distribution field 390... messages to review field 430 provides access to custom messages sent in the context of **reinsurance negotiations**. Much like fields 410 and 420, the messages to review field 430 allows users... Figure 8 there is shown a negotiation detail interface 500. The negotiation detail interface facilitates **reinsurance negotiations** by allowing users to access submissions, replies, and responses for any stage of the negotiation... 540 allows users to view alternate offers received as part of a response, reply, or **submission**. **Reinsurance negotiations** often include alternative terms by which a risk may be reinsured. Such alternative terms can relate, for example, to price, duration, liability limits, or any term for which **reinsurance negotiation** risks are conducted. For example, an assumer may offer a higher liability coverage to cover... The negotiation detail menu 582 allows access to tools providing additional negotiation functionality to facilitate **reinsurance negotiations**. The negotiation footer 590 provides additional administrative information to assist in the processing of negotiation... a general purpose or special purpose computer. When information is transferred or provided over a **network** or another communications connection (either hardwired, wireless, or a combination of hardwired or wireless) to... general context of computer-executable instructions, such as program modules, being executed by computers in **network** environments. Generally, program modules include routines, programs, objects, components, data structures, etc. that perform particular... 0097] Those skilled in the art will appreciate that the invention may be practiced in **network** computing environments with many types of computer system configurations, including personal computers, hand-held devices, multi-processor systems, microprocessor-based or programmable consumer electronics, **network** PCs, minicomputers, mainframe computers, and the like. The invention may also be practiced in distributed... links, wireless links, or by a combination of hardwired or wireless links) through a communications **network**. In a distributed computing environment, program modules may be located in both local and remote... computers 649a and 649b may each be another personal computer, a server, a router, a **network** PC, a peer device or other common **network** node, and typically include many or all of the elements described above relative to the... illustrated in Figure 1. The logical connections depicted in Figure 1 include a local area **network** (LAN) 651 and a wide area **network** (WAN) 657 that are presented here by way of example and not limitation. Such networking environments are commonplace in office-wide or enterprisewide computer networks, intranets and the **Internet**. [0102] When used in a LAN networking environment, the computer 620 is connected to the local **network** 651 through a **network** interface or adapter 653. When used in a WAN networking environment, the computer 620 may... modem 659, a wireless link, or other means for establishing communications over the wide area **network** 657, such as the Internet. The modem 659, which may be internal or external, is... may be stored in the remote memory storage device. It will be appreciated that the **network** connections shown are exemplary and other means of establishing communications over wide area **network** 657 may be used. [0103] The present invention may be embodied in other specific forms... claims are to be embraced within their scope. [0104] What is claimed is: In a **network** system including a cedent and one or more assumers, wherein a negotiation for reinsurance of... the assumer offers the risk to one or more assumers of reinsurance risk in a **reinsurance market**



subject to the terms of the agreement with the cedent.

11 A method as recited... in claim 15 wherein the cedent homepage

includes interactive listings for accessing expanded coverage of **reinsurance negotiations**.

18 A method as recited in claim 17 wherein the cedent homepage

includes buttons for...altered terms of the agreement.60

40 A computer program product for implementing, in a **network**

system, that includes a cedent and one or more assurers and also includes a processing...

4/3K/11 (Item 11 from file: 349) [Links](#)

PCT FULLTEXT

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00813263

**A METHOD AND SYSTEM FOR THE LIFE INSURANCE INDUSTRY**  
**PROCEDE ET SYSTEME DESTINES A L'INDUSTRIE DE L'ASSURANCE-VIE**

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

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	Country	Number	Kind	Date
Patent	WO	200146888	A2	20010628
Application	WO	2000US35101		20001222
Priorities	US	99172114		19991223

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 5132

**Detailed Description:**

...carrier. In the preferred embodiment of the invention, this application may be downloaded from a web site associated with the centralized insurance file assembly system.

Before or after a life insurance...hard copy. In the preferred embodiment, a digital document is received via a secure computer **network** connection. As required documentation is received, the status of the needed documentation is updated in... ..that authorized parties may monitor the status of the documentation gathering via a secure status **web** page on the **Internet**. As data is received if it is not in the desired PDF format, such as... ..in digital form to the Insurance Providers or their designated underwriters via a secure computer **network**.

An embodiment of the system allows Primary Insurers to make their interactions with Reinsurers more... ..File is transmitted to the Reinsurers 630, for evaluation accompanied by a request for a **reinsurance offer** 760 via a secure **network** connection. The reinsurer 630 now assesses the insurability information of the policies making up the **submitted portfolio**. Based on this they make a **Reinsurance Offer** 710 to the Primary Insurer 610. In this manner the Primary Insurer and the Reinsurers increase the efficiency and decrease the time required to evaluate the **submitted insurance** policy portfolio and to make an offer for reinsurance.

### Claims:

...files are received at the centralized insurance file assembly system via an electronic computer communications **network**. . The method of claim 1, wherein the secure transmission from the centralized insurance file assembly system of the insurability documentation file is via an electronic computer communications **network**.

7 The method of claim 1, wherein the insurability documentation file has an internal structure...file; the insurance file assembler comprising one or more electronic computers, connected via a communications **network**, which assemble insurability documentation inputs into the insurability documentation file;the insurability documentation file containing... ..system of claim 14, wherein the first communications pathway is a first electronic computer communications **network**. . The system of claim 14, wherein the first communications pathway is a telephone facsimile communications... ..17 The system of claim 14, wherein the first communications pathway is an optical imaging **network**.

18 The system of claim 14, wherein the second communications pathway is a second electronic computer communications **network**.

19 The system of claim 18, wherein the single insurability documentation file has an internal... ..by one or more insurability evaluators;one or more electronic computers connected via a communications **network** to the insurability documentation inputs, the one or more electronic computers implementing assembly of the insurabilitydocumentation file; andan electronic transmission **network** connecting the one or more electronic computers and one or more insurability evaluators.

22 The... ..matter of the insurability documentation inputs.

23 The system of claim 22, wherein the communications **network** is the **Internet** .

24 The system of claim 23, wherein the insurability documentation file is in Adobe Portable a communications **network**, which assemble insurability documentation inputs into the insurability documentation file;the insurability documentation file containing... ..system of claim 26, wherein the first communications pathway is a first electronic computer communications **network**.

28 The system of claim 26, wherein the first communications pathway is a telephone facsimile... ..29 The system of claim 26, wherein the first communications pathway is an optical imaging **network**.

30 The system of claim 26, wherein the second communications pathway is a second electronic computer

communications **network**.

31 The system of claim 26, wherein the single insurability documentation file has an internal...

4/3K/12 (Item 12 from file: 349) [Links](#)

PCT FULLTEXT

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00751214

**SYSTEM AND METHOD FOR DEVELOPING AND MANAGING A FINANCIAL SERVICES PRODUCT  
SYSTEME ET PROCEDE POUR DEVELOPPER ET GERER UN PRODUIT DE SERVICES FINANCIERS**

**Patent Applicant/Patent Assignee:**

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US; US(Residence); US(Nationality)

**Legal Representative:**

- **CHASKIN Jay L(agent)**  
General Electric Company, 3135 Easton Turnpike W3C, Fairfield, CT 06431; US;

	Country	Number	Kind	Date
Patent	WO	200063824	A2	20001026
Application	WO	2000US9899		20000413
Priorities	US	99293398		19990416
	US	99475693		19991230

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG;  
ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 25402

**Detailed Description:**

...S. Patent No. 5,523,942 to Tyler et al. discloses a design grid for **inputting insurance** and investment product information in a computer system. More

particularly, it discloses a computer implemented... services products. U.S. Patent No.

5,548,506 to Srinivasan discloses an automated, electronic **network**-based, project management server system for managing multiple work-groups. U.S. Patent No...vi. Perform competitive analysis (e.g., age/ benefits)

vii. Verify competitiveness of premium

viii. Evaluate **reinsurance bidding**

e. Operational/ Servicing Feasibility

Evaluate impact of new product ... Distribute Final Marketing Materials to Distribution Channel

U. Distribute Product Release Memo & Announcement to Distribution **Network**

iii. Transition Product (if necessary)

10 (1) Review Persistency to Determine Market Trends

(2... 5 b. Generate the following supporting documentation.

i. Product Release Memo

H. Announcement to Distribution **Network**

10) Principal Step No. 10: Feedback Loop.

a. Analyze Market Response

i. Conduct post production...

## Claims:

...Fgmiles Help

400Back Stop Reffeth Home Seatch Famites Histov Chwtvh FuhaseAA&O" Hip //web gela capital ge com/6

IO 7 t@ (on T- it(MAIN PAGE)principal Step... Frottvoid Stop Refieth Hotm. - I Sesch F"es 1-lidoy CFweb

FAcewAd&en HIP //web gela ca@dal ge com/L '1(30 'L r-( 31 TPRINCIPAL STEP NO...

? s s2 and (view or views or viewing or display or displays or displaying or present? ?  
or presentation or review or reviews) (W) (bid? ? or bidding or negotiat? or offer? ? or  
offering)

Processing  
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Processing  
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Processing  
Processing

4080	S2
7007536	VIEW
2178187	VIEWS
872251	VIEWING
3133338	DISPLAY
1193743	DISPLAYS
546661	DISPLAYING
9719094	PRESENT? ?
2072888	PRESENTATION
5392121	REVIEW
1851269	REVIEWS
3518556	BID? ?
634265	BIDDING
3905470	NEGOTIAT?
16377136	OFFER? ?
6772099	OFFERING

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DISPLAYING) OR PRESENT? ?) OR PRESENTATION) OR REVIEW) OR REVIEWS)...

S5 19 S S2 AND (VIEW OR VIEWS OR VIEWING OR DISPLAY OR DISPLAYS OR DISPLAYING OR  
PRESENT? ? OR PRESENTATION OR REVIEW OR REVIEWS) (W) (BID? ? OR BIDDING OR NEGOTIAT? OR  
OFFER? ? OR OFFERING)

? sort s5/all/py

>>>W: Sort tag 'PY' is undefined for file(s): 810, 813, 256, 348, 349  
Records from file(s) listed above will appear at the end of the sorted set.

S6 19 SORT S5/ALL/PY

? t s5/3,k/all

5/3,K/1 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

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12697062 Supplier Number: 138526512 (USE FORMAT 7 FOR FULLTEXT)

**eReinsure and Verio Extend Relationship With Expanded High Availability Hosting and Managed Services  
Solution; Two-year contract enables eReinsure to leverage Verio SAS70-certified data centers for customer  
compliance.**

Business Wire , p NA

Nov 10 , 2005

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 808

eReinsure, Inc. provides **Internet**-based technologies to enable insurance companies to manage the process of buying reinsurance and support ...

...of liabilities to reinsurers," said Igor Best-Devereux, CEO of eReinsure. "By using eReinsure's **online** negotiating platform, insurance companies, brokers and reinsurers can efficiently conduct business with each other. The...

...reflection of eReinsure's continued growth and the widening popularity of its platform in the **reinsurance market**. The company wanted to add increased server capacity and dedicated load balancers. The system security...

...efficiently communicate and quote on reinsurance submissions. It is designed to allow users to communicate, **review**, **negotiate** and manage risks, and archive documents. The patent pending technology automatically tracks each step of...

...Inc. is a wholly owned subsidiary of NTT Communications (NTT Com), which provides complementary global **network** access reaching over 200 countries worldwide. Verio is one of the world's largest operators of **Web** sites for businesses and a leading provider of global IP solutions. The company offers businesses a broad range of **Internet** services, including **Web** hosting, high-end dedicated access and managed service offerings. Verio supports its operations with highly reliable and scalable global infrastructure and systems including the NTT Communications Global IP **Network**, and provides business technology solutions to customers in more than 146 countries. The combination of...

**Descriptors:**

\***Internet** service providers...

**Product Names:**

\*4811522 (**Internet** Access Providers)



5/3,K/2 (Item 2 from file: 16) Links

Gale Group PROMT(R)

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11130079 Supplier Number: 115337411 (USE FORMAT 7 FOR FULLTEXT)

**Hannover Re Signs on with eReinsure; World's 4th Largest Reinsurance Company Sees Technology Platform as Beneficial to Distribution and Service.**

Business Wire , p 5042

April 15 , 2004

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 481

...AG, one of the world's leading reinsurers, has contracted to use the company's **online** platform for **reinsurance negotiation**.

Ulrich Wallin, member of the executive board of Hannover Re, said, "At Hannover Re we...

...as an industry standard and our growing customer base provides an opportunity to support the **reinsurance market** with new and improved tools. While there has been much past comment about the need...

...more than 50,000 submissions for reinsurance. It is designed to allow users to communicate, **review**, **negotiate** and manage risks, and archive documents. The patent-pending technology automatically tracks each step of...

...business relations with more than 3,000 insurance companies in about 150 countries. Its worldwide **network** consists of more than 100 subsidiaries, branch and representative offices in 19 countries. The rating ...

...Very Strong" and A.M. Best A "Excellent").

eReinsure.com Inc. (www.ereinsure.com) develops **Internet** technologies for **reinsurance negotiation**, documentation, and other functions that support process efficiency, compliance and management information. The company is...

5/3,K/3 (Item 3 from file: 16) [Links](#)

Gale Group PROMT(R)

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10346787    **Supplier Number: 99292760 (USE FORMAT 7 FOR FULLTEXT)**

**Fireman's Fund to Use eReinsure Platform for Facultative Reinsurance.**

Business Wire , p 5151

March 28 , 2003

**Language:** English    **Record Type:** Fulltext

**Document Type:** Newswire ; Trade

**Word Count:** 456

...more than 20,000 submissions for reinsurance. It is designed to allow users to communicate, **review**, **negotiate** and manage risks, and archive documents. The patent pending technology automatically tracks each step of...

...insurance and financial services corporations in the world.

eReinsure.com Inc. (www.ereinsure.com) develops **Internet** technologies for **reinsurance negotiation**, documentation, and other functions that support **online** trading and is positioned to be a leading provider of e-commerce technology in the insurance and **reinsurance marketplace**. The company is located in New York and London, and has a technology development center...

5/3,K/4 (Item 4 from file: 16) Links

Gale Group PROMT(R)

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09763000 Supplier Number: 85521592 (USE FORMAT 7 FOR FULLTEXT)

**Chubb to Use eReinsure's Internet Platform For Placement of U.S. Facultative Reinsurance.**

Business Wire , p 2302

May 8 , 2002

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 493

**Chubb to Use eReinsure's Internet Platform For Placement of U.S. Facultative Reinsurance.**

NEW YORK--(BUSINESS WIRE)--May 8, 2002

Decision to Conduct Transactions **Online** Part of Chubb's  
Strategy

To Increase Efficiency and Reduce Costs

eReinsure.com, Inc., a...

...Chubb Corporation that will result in thousands of facultative reinsurance transactions flowing through eReinsure's **online reinsurance negotiating** platform over the next 12 months.

The agreement is part of Chubb's strategy to employ **Internet** technology to significantly increase the efficiency and reduce the costs of procuring reinsurance. Several hundred...

...placing reinsurance, was released earlier this year. It is designed to allow users to communicate, **review, negotiate** and manage risks, and archive documents. The patent-pending technology automatically tracks each step of...

...personal and commercial customers worldwide through 5,000 independent agents and brokers. Chubb's global **network** includes branches and affiliates throughout North America, Europe, Latin America, Asia and Australia.

eReinsure, Inc. (www.ereinsure.com) develops **Internet** technologies for **reinsurance negotiation**, documentation, recoveries and other functions that support **online** trading and is positioned to be a leading provider of e-commerce technology in the insurance and **reinsurance marketplace**. The company is located in New York and London, and has a technology development center...

5/3,K/5 (Item 1 from file: 148) Links

Gale Group Trade & Industry DB

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0019856032 **Supplier Number:** 66766446 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Instant low cost satellite reinsurance.**

M2 Presswire , NA

Nov 8 , 2000

**Language:** English

**Record Type:** Fulltext

**Word Count:** 1058 **Line Count:** 00094

...s first genuine non-aligned working exchange for the trading of facultative reinsurance via the **internet**.

Risk2Risk.com signals a return to principal to principal trading and provides an immediate way...

...November.

Risk2Risk invites any interested companies to join the user group. "We are establishing a **virtual** community to assist in the continual development of the exchange."

"We are not the sort of people who believe the **Internet** is the answer to everything. However, facultative reinsurance is a labour intensive line of reinsurance that can be written more efficiently over the **Internet**."

The launch platform for satellite **reinsurance** offers a standard contract, and only four variables, value, duration, rate and payment terms can be...

...little as three clicks, from the start of the transaction to the finish.

The Risk2Risk **internet** exchange offers a platform for trading between insurers and reinsurers, giving them instant access to...

...the premier marketplace for the trading of satellite Fac RI.

Risk2Risk.com Fact sheet

\* A **virtual** marketplace for the trading of facultative reinsurance.

\* Completely non-aligned.

\* Allows users to **view bids** and offers and bind a transaction with a minimum of 3 clicks on the site...

...transactional fee of 3%.

\* Allows principal to principal negotiation.

\* Extremely focused on the niche facultative **reinsurance** market, a derivative product that is easily commoditised.

\* The first product to be available is Satellite...

...on M2 PressWIRE can be obtained at <http://www.presswire.net> on the world wide **web**. Inquiries to [info@m2.com](mailto:info@m2.com))).

5/3,K/6 (Item 1 from file: 20) Links

Dialog Global Reporter

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35081903 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Richmond Times-Dispatch, Va., Business Calendar Column

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS - RICHMOND TIMES-DISPATCH -

April 19, 2004

Journal Code: KRTD Language: English Record Type: FULLTEXT

Word Count: 4075

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...of Economic Development, 9097 Atlee Station Road, #304. Cost: \$25.

RSVP: 783-9314 or register **online**: [www.grsbdc.com](http://www.grsbdc.com).

--Davenport & Co. offers "529 College Savings Plans" at noon and 2 p...

...Blue Shield building, 2015 Staples Mill Road. Details: Robert White, 290-0059 or visit the **Web** site: [www.westendtoastmasters.com](http://www.westendtoastmasters.com).

--Chesterfield Toastmaster's Club meets at 6:30 p.m., Shoney...

...Medical Center's cafeteria (Johnston-Willis), 1401 Johnston-Willis Drive. RSVP: 783-9346 or register **online**: [www.grcc.com](http://www.grcc.com).

--Greater Richmond Association for Commercial Real Estate meets at 7:30 a...

...Essex Building, 4521 Highwood Parkway in Innsbrook. Details: Carolyn Steffen, 357-0004 or visit the **Web** site: [www.Innsbrooktm.com](http://www.Innsbrooktm.com).

--The Capital Club sponsors "Is Your Strategy Being Effectively Implemented?" at...

...m., Henrico Economic Authority, 4300 E. Parham Road. Cost: \$25. RSVP: 783-9314 or register **online**: [www.grsbdc.com](http://www.grsbdc.com).

--Greater Richmond Tourism Association meets at noon, Hippodrome Theatre. Speaker: Ron Stallings...

...Michael C. Allen of the Chesterfield Circuit Court. Cost: \$50. RVSP: 783-9368 or register **online**: [www.grcc.com](http://www.grcc.com).

--Cavalier Chapter, American Business Women's Association meets at 6:30 p...

...m., Shoney's, 10093 Brook Road. Details: Phillis Blackwell, 737-1301.

WEDNESDAY: Ashland Hanover Business **Network** meets at 7:30 a.m., Ukrop's at Virginia Center Commons. Details: Chris Gilman...

...Virginia Networking Group meets at 8 a.m., Aunt Sarah's Restaurant, Brook Road. Details: **Web** site: [www.centralvanetgroup.com](http://www.centralvanetgroup.com).

--Centaurus Financial Inc. presents "Ten Ways Seniors and Military Retirees Get...mail: [mcginnij@lee-dns1.army.mil](mailto:mcginnij@lee-dns1.army.mil).

--The downtown lunch meeting of the Richmond Women's **Network** meets at 11:45 a.m., Beauregard's Thai Room, 103 E. Cary St. Details...

...TECHEAD, 111 N. 17th St. Topic: "Swift3D and Flash MX 2004 Session."  
Details: Visit the **Web** site: [www.fdug.org](http://www.fdug.org) or e-mail:  
[lbarber@fdug.org](mailto:lbarber@fdug.org).

--Alexis Rawlings and Smith Barney...

...Rawlings, 780-3391.

--Virginia Business Travel Association presents a panel discussion on  
"The Facets of **Online** Booking" at 3:30 p.m., Norfolk Waterside  
Marriott. Cost: \$25 for members and \$35...

...Cost: \$8 for pre-pay and \$9 at the door. RSVP: 783-9346 or register  
**online**: [www.grcc.com](http://www.grcc.com).

--Dr. Marsha R. Torr of Virginia Commonwealth University and Dr.  
James B...

...m., Unicorn's Garden, 1353 Sycamore Square. Cost: \$20. Registration:  
794-1140. Details: Visit the **Web** site: [www.fengshuidiva.com](http://www.fengshuidiva.com).

FRIDAY: The Titan Group conducts a workshop on "Total Talent  
Management...

...Meeting Center, 2925 Emerywood Parkway. Cost: \$59 per person.  
Registration: 754-8330 or visit the **Web** site: [www.TitanHR.com](http://www.TitanHR.com).

--University of Virginia's McIntire School of Commerce presents the  
fifth...Blue Shield building, 2015 Staples Mill Road. Details: Robert  
White, 290-0059 or visit the **Web** site: [www.westendtoastmasters.com](http://www.westendtoastmasters.com).

COMING UP: The Virginia Family Business Forum at Virginia  
Commonwealth University...

...Multicultural Business Solutions Center, city of Richmond invite you to  
their third Richmond Diversity Supplier **Network** meeting April 28 at  
11 a.m., Mekong Restaurant, 6004 W. Broad St. Topic: "Supply with Aon Re  
speaks on "The **Reinsurance Market**." Reservations: Mary Beth,  
784-7278 or e-mail: [mbys@richmondpcpcu.org](mailto:mbys@richmondpcpcu.org).

--RLSA...the association for...

...Omni Hotel. Details/registration: Gwen West, 775-7630, Julie Marshall,  
698-6230 or visit the **Web** site: [www.nals.org](http://www.nals.org).

--American Angus Association offers an Angus Outreach Seminar May 3  
at...

...Ashland. Registration is required. Details/registration: Ed Baldwin,  
282-7522, Ext. 140.

--River City Express **Network** of the American Business Women's  
Association meets May 4 at 7:30 a.m...

...E. Cary Street. Cost: \$5 for nonmembers. Details: Karen Hawkins,  
644-1173 or visit the **Web** site: [www.smartconnectrwbc.org](http://www.smartconnectrwbc.org).

--Alexander Financial Services offers "The Ten Ways" May 4 at 6...

...4780.

--The Richmond Chapter of the International Association of Business  
Communicators presents "Integrating Print and **Online**" May 6 at 8:30  
a.m., Richmond Marriott West, 4240 Dominion Blvd., Glen Allen...

...of Virginia Cooperative Extension. Reservations are required. Details: 226-0885 or 271-8510.

--Alongside Management **presents "Negotiate4Profit"** May 13 at 8:30 a.m., The Downtown Club. Tom Parker conducts a workshop... Greater Richmond Convention Center. Cost: \$50 (lunch and light breakfast included). Details/registration: Visit the **Web** site: [www.vipcs.org](http://www.vipcs.org).

--River City Express **Network** of the American Business Women's Association meets June 2 at 7:30 a.m...

...Club, 901 E. Cary St., 21st floor. Speaker: Kyra Oliver with Oliver Creative. Topic: "Effective **Web** Design." Cost: \$15 for members and \$20 for nonmembers. Details: Alisa Dick, 285-8912 or...

...Conference Center, 110 Shenandoah Ave., Roanoke. Details/registration: Sharon Holmes, 786-5873 or visit the **Web** site: [www.doli.state.va.us](http://www.doli.state.va.us).

--John D. Brecker of Waddell & Reed Inc. offers "Education..."

...Patricia Clark-Hines. Reservations are required. Details: 226-0885 or 271-8510.

--River City Express **Network** of the American Business Women's Association meets July 7 at 7:30 a.m...

5/3,K/7 (Item 2 from file: 20) Links  
Dialog Global Reporter  
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13682656 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Risk2Risk.com: Instant low cost satellite reinsurance

M2 PRESSWIRE  
November 08, 2000  
Journal Code: WMPR Language: English Record Type: FULLTEXT  
Word Count: 1011  
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...s first genuine non-aligned working exchange for the trading of facultative reinsurance via the **internet**.

Risk2Risk.com signals a return to principal to principal trading and provides an immediate way...

...November.

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\* Allows principal to principal negotiation.

\* Extremely focused on the niche facultative **reinsurance market**, a derivative product that is easily commoditised.

\* The first product to be available is Satellite...



...on M2 PressWIRE can be obtained at <http://www.presswire.net> on the world wide **web**. Inquiries to [info@m2.com](mailto:info@m2.com))).

5/3,K/8 (Item 3 from file: 20) Links

Dialog Global Reporter

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06926417 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Protection & Indemnity: Pollution: International Group faces 'biggest threat': Aon and Ace have laid down the gauntlet in the battle for the P&I cover of the world tanker fleet with the launch of a new P&I facility for oil tankers**

ANDREA FELSTED

LLOYDS LIST

August 27, 1999

**Journal Code: FLL Language: English Record Type: FULLTEXT**

**Word Count: 1213**

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...and Co will provide claims handling services, with Michael Else and Co primarily providing the **network** of correspondents for the new facility.

The P&I facility for the 'marine transportation industry...

...their needs'.

He believes there is nothing within the mutual or commercial market which at **present offers** all the features of the Aon product, for example the limit, competitiveness and service that...

...would be attractive to shipowners.

One observer suggested that, with the present softness in the **reinsurance market** combined with a clean slate in terms of claims, the new facility could achieve competitive...

5/3,K/9 (Item 1 from file: 610) Links

Business Wire

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00874848 20030328087B6800 (USE FORMAT 7 FOR FULLTEXT)

**Fireman's Fund to Use eReinsure Platform for Facultative Reinsurance-Selection Followed Extensive Testing and Evaluation to Meet Process Quality and Management Information Objectives**

Business Wire

Friday , March 28, 2003 09:02 EST

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 424**

...more than 20,000 submissions for reinsurance. It is designed to allow users to communicate, **review**, **negotiate** and manage risks, and archive documents. The patent pending technology automatically tracks each step of...

...insurance and financial services corporations in the world.

eReinsure.com Inc. (www.ereinsure.com) develops **Internet** technologies for **reinsurance negotiation**, documentation, and other functions that support **online** trading and is positioned to be a leading provider of e-commerce technology in the insurance and **reinsurance marketplace**. The company is located in New York and London, and has a technology development center...

**Product Names:**

...INTERNET;

5/3,K/10 (Item 2 from file: 610) Links

Business Wire

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00710572 20020508128B1507 (USE FORMAT 7 FOR FULLTEXT)

**Chubb to Use eReinsure's Internet Platform For Placement of U.S. Facultative Reinsurance-Decision to Conduct Transactions Online Part of Chubb's Strategy To Increase Efficiency and Reduce Costs**

Business Wire

Wednesday , May 8, 2002 10:21 EDT

**Journal Code: BW Language: ENGLISH Record Type: FULLTEXT Document Type: NEWSWIRE**

**Word Count: 462**

**Chubb to Use eReinsure's Internet Platform For Placement of U.S. Facultative Reinsurance-Decision to Conduct Transactions Online Part of Chubb's Strategy To Increase Efficiency and Reduce Costs**

**Text:**

...Chubb Corporation that will result in thousands of facultative reinsurance transactions flowing through eReinsure's **online reinsurance negotiating** platform over the next 12 months.

The agreement is part of Chubb's strategy to employ **Internet** technology to significantly increase the efficiency and reduce the costs of procuring reinsurance. Several hundred...

...placing reinsurance, was released earlier this year. It is designed to allow users to communicate, **review, negotiate** and manage risks, and archive documents. The patent-pending technology automatically tracks each step of...

...personal and commercial customers worldwide through 5,000 independent agents and brokers. Chubb's global **network** includes branches and affiliates throughout North America, Europe, Latin America, Asia and Australia.

eReinsure, Inc. (www.ereinsure.com) develops **Internet** technologies for **reinsurance negotiation**, documentation, recoveries and other functions that support **online** trading and is positioned to be a leading provider of e-commerce technology in the insurance and **reinsurance marketplace**. The company is located in New York and London, and has a technology development center...

Product Names:

...INTERNET;

5/3K/11 (Item 1 from file: 348) Links

EUROPEAN PATENTS

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02218972

**User-defined dynamic collaborative environments**

Für den Benutzer definierte dynamische Umgebung der Zusammenarbeit

Environnements de collaboration dynamiques définis pour l'utilisateur

**Patent Assignee:**

- **SCIENCE APPLICATIONS INTERNATIONAL CORPORATION; (755061)**  
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(Applicant designated States: all)

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**Legal Representative:**

- **Benech, Frederic (73642)**  
146-150, Avenue des Champs-Elysees; 75008 Paris; (FR)

	Country	Number	Kind	Date	
Patent	EP	1770617	A1	20070404	(Basic)
Application	EP	2006013770		19990922	
Priorities	US	101431	P	19980922	

	US	399753		19990921	
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**Designated States:**

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**Related Parent Numbers: Patent (Application):**EP 1116132 (EP 99949786)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06Q-0010/00	A	I	F	B	20060101	20070131	H	EP

**Abstract** ...referred to as a dynamic collaborative environment, a user can define a group and a **virtual** private **network** environment including user-selected tools that facilitate communication, research, analysis, and electronic transactions within the... ..when it is no longer needed. Multiple environments can co-exist on the same physical **network** of computers.

**Abstract Word Count:** 126

**NOTE:** 11

**NOTE: Figure number on first page:** 11

Type	Pub. Date	Kind	Text
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Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200714	861
SPEC A	(English)	200714	25079
Total Word Count (Document A) 25940			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 25940			

**Specification:** ...insuring concentrated risk. The key difficulty was determining how to create greater efficiency in the **reinsurance market**, whether by introducing new instruments (like swaps), bringing new capital to the market, connecting more... ..could play an important role in promoting these factors, and could, in fact, transform the **reinsurance market**, which is not very automated. A system that allowed trading was developed and implemented. A... ..has grown, various companies have developed software tools and services to facilitate transactions on the **Internet** and over private networks. E-Bay, for example, hosts a well-known **web** site that operates a transaction model (a so-called "concurrent auction") that permits buyers to submit bids on items offered by individuals. Lotus Notes provides a **network**-oriented system that allows users within a company to collaborate on projects. Oracle Corporation hosts various transaction engines for clients that pay to host such services on a **web** site. DIGEX Corporation similarly hosts **web** -based application programs including various transaction engines. Other companies sell so-called "shrink wrap" software that allows individuals to set up **web** sites that provide catalog ordering facilities and the like.

Some **Internet** service providers, such as America **Online**, host "chat rooms" that permit members to hold private discussions with other members who enter various rooms associated with predetermined topics. A company known as blueonline.com hosts a **web** site that facilitates collaboration on construction projects. Various **virtual** private networks have been created to facilitate communication among computer users across the **Internet** and other networks, but these networks provided very limited functionality (e.g., e-mail services... ..as a dynamic collaborative environment (DCE), allows members of a group to define a dynamic **virtual** private **network** (DVPN) environment including user-selected tools that facilitate communication, research, analysis, and electronic transactions both... ..when it is no longer needed. Multiple environments can co-exist on the same physical **network** of computers.

Although the two embodiments are described separately for ease of comprehension, it should... ..members by composing an advertisement.

FIG. 15 shows a banner advertisement 1501 displayed on a **web** site, wherein the banner advertisement solicits participation in a group.

FIG. 16 shows one possible... ..for group members to gain access to a newly created environment.

FIG. 20B shows a **web** page generated for a specific user-defined environment, including tools available to group members having... ..g. reports or data) maintained within the system, links to information providers outside the system, **online** analytical tools, and links to providers of analytical services.

For complex instruments, the process of... ..trading environment.

The final step is closing the deal. The companies can negotiate a contract **online**. Tools provide sample, fill-in the blank contracts and memoranda of understanding as a starting... ..work on the language together. When the contract is final, the system allows for secure, **online** signature, though companies not comfortable with electronic signature for very large deals may print a ...system

Email message

Email message with attachment of the information object.

Posting on a signature **web** site

The system accepts and implements the chosen method, which may be connected to the... ..7. Accessing the signature system - The signature system can be implemented for access via a **web** browser or database client-server software across the **Internet**, an intranet, a LAN, or a WAN. Access to the system will typically require a password, but this may not be necessary on a secure **network**. Upon access to the system a user will have the option to display a list... ..the system with appropriate validation of identity.

Document Manager

Successfully conducting commerce over an electronic **network** requires the exchange not only of messages, but of substantial blocks of information in the... ..features of repository model and the mail model, for document dissemination and sharing across the **Internet** or an intranet.

General Architecture - The general architecture of the system combines two basic components...the first version of



## CATEX.

Assignment of an Email address - Each subscriber must provide an **Internet** accessible Email address or be assigned an e-mail address in the Amail system. The... ..systems other than the Amail.

Logon - Subscribers access the Amail system by connecting an Amail **web** page provided either over the **Internet** or on an Intranet. The subscriber enters a user name and password. The first version... ..was not browser-based and worked only over a LAN or WAN, not over the **Internet** or an intranet.

Available functions - After logon, the subscriber can access the following functions: -

Manage... ..The original version could only send to one alias. The user can also supply an **Internet** e-mail address off system.

4. 4. A list of the e-mail and alias... ..sent for the user to select one or more. The user may also supply an **Internet** e-mail address off system. The original version did not include a "CC" feature.

5... ..in the original version.

## Flip Widget

Increasingly, computer applications are delivered through browsers over the **Internet** or an intranet. There are many design considerations in building a system for browser delivery... ..a browser screen and the time lag to render a new screen. Partly because good **web** pages contain complex graphics and partly because the **Internet** can be a relatively slow **network**, it is important to design a **web** application to make few unnecessary wholesale screen changes. It is more economical from the perspective... ..while maintaining a clean appearance. The invention described here provides a tool that allows the **Internet** application developer to display an effectively unlimited number of options in a very small space... ..making among potential group members. Moreover, in a preferred embodiment, the environment is implemented using **web** browser technology, which allows functions to be provided with a minimum of programming and facilities communication over the **Internet**.

FIG. 11 shows various method steps that can be carried out to define, create, and... ..It can also include applications specific to the environment provided that theses are accessible through **Internet** protocols.

Underlying the environment is a directory of users, information about users, and their authorities... ..quite different from conventional systems in which a central system administrator in a local area **network** can define "groups" of e-mail participants, and can install application programs such as spreadsheets, word processing packages, and the like on each computer connected to the **network**. Moreover, according to various preferred embodiments, the facilities provided to group members can be provided through a **web**-based interface, thus avoiding the need to install software packages on a user's computer... ..environment is defined. It is assumed that one or more computers are linked over a **network** as described in more detail below in order to permit the environment to be created... ..is contemplated that group members can span physical networks and computer systems, such as the **Internet**. Consequently, group members can include employees of different corporations, government agencies, and the like. In contrast to conventional **virtual** private networks, both the group members and the functions made available to those group members... ..user-selected, thus permitting a broad range of persons to easily create, use, and destroy **virtual** private networks and associated functionality.

First, in step 1102a, group members can be identified by... ..e-mail addresses (e.g., by specifying e-mail addresses that are accessible over the **Internet** or a private or virtually private **network**). In this step, the environment creator

specifies or compels group members to belong to the... ..by way of an advertisement that is sent via e-mail, banner advertisement on a **web** site, or the like. Persons that see the advertisement can click on it to join... ..group creator selects from among these functions, preferably by way of an easy-to-use **web** browser interface, and these choices are stored in a database and associated with the group members. Additionally, the group creator can specify links to other **web** -based or **network**-based applications that are not included in the list by specifying a **web** site address, executable file location, or the like. The group creator can also define shared... ..In step 1104, the environment is created (which can include the step of generating a **web** page corresponding to the group and providing user interface selection facilities such as buttons, pull... ..authentication, such as a user identifier and password that acts as a gateway to a **web** page on which the environment is provided. Other techniques for ensuring that only group members access the group functions and shared information can also be provided. A **web** page can be hosted on a central computer at an address that is then broadcast... ..summarizing the results and exchange drafts of the report; and publish the report on a **web** site, where it could optionally be offered for sale through the use of an on... ..possible system architecture for implementing the steps described above. As shown in FIG. 12, an **Internet** Protocol-accessible **web** server 1201 is coupled through a firewall 1202 to the **Internet** 1203. The **web** server includes an environment generator 1201 a which can comprise a computer program that generates... ..above. Further details of this computer program are provided herein with reference to FIG. 21.

**Web** server 1201 can include an associated system administrator terminal 1204, one or more CD-ROM... ..application servers 1209 that can host application programs that implement the tools in each environment. **Web** server 1201 can also be coupled to an intranet 1210 using IP-compatible interfaces. Intranet... ..which users can create, participate in, and destroy environments as described herein, preferably using standard **web** browsers and IP interfaces. **Web** server 1201 can also be coupled to other user computers 1217 through the **Internet** 1203; to additional application servers 1215 through another firewall 1216; and to another IP-accessible **web** server 1213 through a firewall 1214.

It will be appreciated that the system architecture shown... ..is only one possible approach for providing a physically networked system in which user-defined **network** environments can be created and destroyed in accordance with the principles of the present invention... ..programs that provide tools used in a particular user-defined environment can be located on **web** server 1201, on user computers 1217, on application servers 1215, on application servers 1209, on application servers 1211, or on any other computer that provides communication facilities for communicating with **web** server 1201. It will also be appreciated that **web** pages user-defined environment need not physically reside on **web** server 1201, but could instead be hosted on any of various computers shown in FIG... ..or other entity that already provides a log-in procedure to access the entity's **network**, such log-in procedure could serve to authenticate the user for the purpose of creating... ..principles. Moreover, although it is contemplated that for ease of use (and to minimize programming) **web** browsers and **web** pages be used to receive user-defined information to create each environment, other approaches are... ..responses to the invitation received after the date will not be accepted. Software resident in **web** server 1201 (FIG. 12) receives responses to the invitations and adds members to the appropriate... ..join"); by clicking on a button in an e-mail message; or by visiting a **web** site identified in the invitation.

Turning to FIG. 14C, group members can also be solicited... ..audio clips. The graphic should conform to the size designated for the ad on the **web** page. The ad could be posted on a **web** site by uploading the graphic through a **web** interface and, optionally providing a URL on the screen of FIG. 14C to link to... ..minority contractors looking to establish a long-term relationship with us" that is posted on **web** sites that cater to the construction industry.

A qualification option can also be provided to... ..criteria, or the like).

As shown in FIG. 15, a banner ad displayed on a **web** site invites minority contractors to join a group that bids on information technology contracts. Those... information (qualification information, name, age, company registration information, etc.) This information is then forwarded to **web** server 1201 which either pre-screens the information according to pre-established criteria, or notifies... dynamic collaborative environments are designed to integrate tools from multiple sources provided that they are **web**-accessible (i.e., they operate according to **Internet** Protocol and/or HTML-type standards). The categories listed above provide a reasonable taxonomy of... meet the search criteria are displayed.

Advertisements. In a typical environment of a dynamically created **network** there are a number of fixed places for advertisements - the top of a page for... displayed), per time that the ad is displayed, or per click on the ad. The **virtual private network** provides the front-end to facilitate **online** placement of the ad. Display can be done by linking pages to standard ad display... it is elementary to code typical directories that have fixed contents for each member.

A **web**-accessible directory can be used in accordance with various embodiments of the invention. One type... access to an individual or organization with specific interests and capabilities. Within industries, and particularly **online**, multi-level hierarchical directories are common, with the multiple levels providing more precise classification. There are numerous commercial products for maintaining **online** yellow page type classification systems.

Any **web**-accessible directory can be connected to a DVPN group. A preferred method offered with the... e.g. "brake repair" and "frame straightening"). This search capability is much like a general **web**-search using a tool like AltaVista's or Inktomi's search engine and can use... in a precise vocabulary (the lexicon used in preparing the description).

Document repository. Any commercial **web**-enabled document repository can be integrated into a group. Examples are Documentum and PC DOCs... tool can be used to link columns provided by multiple users (and maintained as separate **web** documents) into a whole through an integrating outline maintained by an "editor". The purpose of... available from many sources including freeware and shareware.

Audio and videoconferencing. Commercially available tools for **web**-based audio and video conferencing can be included in the group functionality. Examples are Net... box on the display. All of these research tools are conventional and commercially available (via **web**-based links and the like).

FIG. 18 shows one possible user interface for selecting transaction... of transaction engines can be provided to group members, including electronic data interchange (EDI) ordering; **online** catalog ordering; various types of auctions; sealed bids; bid and proposal tools; two-party negotiated contracts; brain writing (moderated **online** discussion) and **online** Delphi (collaborative estimation of a numerical parameter). The following describes various types of transaction engines... e., those that differ from conventional products) are highlighted in gray text.

#### A. Order placement (**online** catalog) transaction engine

An order placement or **online** catalog engine allows the buyer to place an order for a quantity of items at a stated fixed price, essentially ordering from an **online** catalog. The catalog contains the description and specification of the offerings. The catalog may be... aggregate of the offerings from several companies. The catalog can range from a sales-oriented **web** site designed for viewing by customers, to an engine designed only accept orders sent via... prices. The following describes in more detail steps that can be executed to create an **online** catalog:

## 1. Enter and maintain a framework for catalog

1.1. Enter / delete / edit categories... ..that make the table. This cross-referencing transforms the hierarchical arrangement of categories into a **web**.

2. Enter / edit / delete items in catalog by entering and updating the information listed below... ..registration process may be established for the buyer URL.

In live auctions (as opposed to **online**) all traders are connected at the same time, and the duration of the auction is brief- typically only a few minutes. In **online** trading, it is not necessary for all of the bidders to be present (i.e... ..auction is to collect information on the items being offered for sale. This is done **online**. The information collected includes:

1.1. Identity of seller. Note that the business rules of... ..1. Debiting a deposit account

2.2. Charging to account for billing

2.3. Collecting **online** payment such as through a credit card.

3. 3. Post information about auction, including:

3...first buyer in to accept the price. In the physical world (as opposed to the **online** world), Dutch auctions are rarely if ever run concurrently. In a live trading room, it... ..auction is relatively simple to implement in an electronic environment. There are, at present, no **online** Dutch Auctions of which the inventors are aware.

1. 1. Enter and maintain a framework... ..make the table. This cross referencing makes transforms the hierarchical arrangement of categories into a **web**.

2. 2. Execute qualification process (optional)

2.1. Admit bidders who are qualified based on... ..after review by buyer

4.2.1. Buyer is notified of bid via email or **online** message

4.2.2. Buyer accesses complete information on the proposed bid through the system... ..including the price offered and any necessary supporting documentation. This is done by completing an **online** form, with provision for attachments. The bid is submitted through the system where it goes... ..process.

Variant (A): with pre-qualification

1. 1. Software supports the user in creating a **web** site for the proposal process. Initially this site manages the process for requesting the request... ..the information needed to qualify as a bidder or

2.3. attaching a form (HTML **web** page or template for paper form) for entering qualifying information

3. 3. The RFP advertisement... ..the list narrowed, and the proposals refined.

12.1. Create separate secure environment (i.e. **web** site with repository) for each respondent

12.2. Exchange materials through repository (described elsewhere in... ..a deal can be built around the capability of

the system to create a temporary **virtual private network** through the **web**. A temporary **network** is created for the negotiation. Access to the **network** is limited to the parties of the negotiation, their advisors and counsel, and, potentially, arbitrators... ..complete set of tools described in this filing including those for communications (email, anonymous mail, **online** chat, threaded dialogs, and audio and video collaboration), the library of standard contract instruments, the... ..a DELPHI model tool; brain writing tool; and real-time polling can be provided.

#### A. **Online Survey**

In **online** polling or surveying, the person creating the poll uses and automated tool (new to this application) to build simultaneously an **online** questionnaire and a database to collect the results. The user builds the questionnaire by entering... ..the entry screen without saving.

The survey, once composed as described above exists as a **web** page. This page can be embedded in **web** applications. It can be made available on a site available to the entire **Internet**, on an Intranet, or in a dynamically created environment. Alternatively, it can be distributed via... ..acting on behalf of the survey manager. Results may be kept private, posted to the **Internet**, and intranet, or a collaborative environment, distributed via e-mail within an organization, or, if the information is available, sent via e-mail to the participants in the survey.

#### B. **Online Delphi Engine**

The **online** Delphi engine allows real-time collaboration in estimating or predicting an outcome that can be... ..method has been in used since the 1970s, but has not previously been adapted to **online** processes. One possible method is as follows:

##### 1. 1. Establish the session

1.1. Within an **online** community, the moderator of the session creates the brain writing session by entering the following... ..distributed via email, actual mail, or download.

##### 4. 4. Optionally, the moderator may run on **online** applications and qualification process

5. 5. Prior to the start of the session, the moderator... ..writing rather than discussion. What is presented here is adaptation of that method to an **online** environment. It is believed to be the first such adaptation.

##### 1. 1. Establish the session

1.1. Within an **online** community, the moderator of the session creates the brain writing session by entering the following... ..distributed via email, actual mail, or download.

##### 4. 4. Optionally, the moderator may run on **online** applications and qualification process

5. 5. Prior to the start of the session, the moderator... comment used to initiate the discussion (e.g. "SAIC should purchase a company that produces **Internet** server software")

##### 4. 4. Date and time card started

5. 5. Date and time card... ..functions specified during the environment definition process. As shown in FIG. 20A, for example, a **web** page can be created for the newly created environment, including those functions that were selected ... ..accordance with the inventive principles. According to various inventive principles, each tool shown on

the **web** page is accessible through a hyperlink to a **web**-based program that performs predefined functions as set forth above. For example, clicking on " **online** catalog" would link the group member to a **web** page that implements an **online** ordering engine as described previously. Users can navigate through the various tools using conventional **web** browser features (i.e., forward, backward, etc.). It may be desirable to implement some or... ..of FIG. 12.

FIG. 21 shows how environment generator 1201a can create multiple environments including **virtual** private facilities, which can be implemented through **web** pages that contain hyperlinks to functions available to members of each group or environment. An... ..information relating to the selected members and functions in databases. Each environment can include a **web** page (not shown in FIG. 21) and directories, tools and other applications specific for each... ..FIGS. 13 through 19, environment generator 2106 creates an environment 2107 containing one or more **web** pages with links to the selected tools. Environment generator 2106 retrieves information from various information... ..of communication tools 2101 (e.g., including descriptions of tools and URL/IP addresses of **web** applications to set up each communication tool); directory of transaction engines 2102 (e.g., including descriptions of transaction engines and the URL/IP addresses of **web**-based applications to set up each transaction engine); directory of research tools 2103 (similar to...

#### Claims: ...A1

1. A method of negotiating a deal over a **network** of computers, the **network** including at least one or more computers connected to the **Internet**, the method comprising the steps of:(1) posting, on an electronic list that can be viewed over the **Internet**, information regarding one or more offers to form a contract;

(2) posting on the electronic... ..responses to determine whether they satisfy one or more contract criteria;

(4) negotiating over the **network** between at least two parties to accept or modify one or more of the responses... ..the contract.

2. The method of claim 1, wherein step (1) comprises the step of **displaying offers** and responses in a parent-daughter spatial relationship on a computer display.

3. The method... ..be affixed.

12. A computer system implementing a method of negotiating a deal over a **network** of computers, the **network** including at least one or more computers connected to the **Internet**, said system comprising :(1) posting means, on an electronic list that can be viewed over the **Internet**, for posting information regarding one or more offers to form a contract;

(2) posting means... ..whether they satisfy one or more contract criteria;

(4) negotiating means for negotiating over the **network** between at least two parties to accept or modify one or more

of the responses... The system of claim 12, wherein posting means comprise means for providing the step of **displaying offers** and responses in a parent-daughter spatial relationship on a computer display.

14. The system...

5/3K/12 (Item 1 from file: 349) [Links](#)

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01480965

**METHOD AND SYSTEM FOR PROCESSING REINSURANCE TRANSACTIONS**

PROCEDE ET SYSTEME POUR LE TRAITEMENT DE TRANSACTIONS DE REASSURANCE

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GB; GD; GE; GH; GM; HN; HR; HU; ID; IL;  
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LA; LC; LK; LR; LS; LT; LU; LV; LY; MA;  
MD; MG; MK; MN; MW; MX; MY; MZ; NA; NG;  
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RU; SC; SD; SE; SG; SK; SL; SM; SV; SY;  
TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ;  
VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;



FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;  
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[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
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[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;  
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### Detailed Description:

#### ...BRIEF DESCRIPTION OF THE DRAWINGS

[0011] FIG. 1 shows a schematic view of a computer **network** implementing an embodiment of the invention for processing reinsurance transactions may be implemented; [0012] FIG. 2 shows a schematic view of a platform for negotiating facultative reinsurance; [0019] FIG. 9 shows an exemplary "Quote List" screen for **displaying negotiated** facultative reinsurance items; [0020] FIG. 10 shows an exemplary "Facultative Detail by Quote" screen for... instance, the REM 20 may be provided as a common utility on a local area **network** (LAN) 21 of a branch office or regional center of a reinsurance company. A user 23, who may be an underwriter, can log onto the local area **network** 21 and then launch the REM program 20 and run it to process a selected... synonymous with "insurance policy." Alternatively, the REM may be a service 28 hosted by a **web** server 30 that may be accessed through an underwriting system, an intranet, or the **Internet** 27 by a user using his/her **web** browser. In that case, the user may be required to enter a valid user name... then be passed back to the reinsurance management system at the regional center or the **website** for booking.

When the layoff is finalized, the reinsurance structure used in generating the layoff... of a preferred embodiment, the REM is integrated with an electronic platform 62 for facultative **reinsurance negotiations** over computer networks. In one implementation, the electronic platform 62 is an on-line platform... user to input or edit the Certificate Number and Certificate Scanned Date for each facultative **reinsurance negotiation**.

[0059] One step in processing a worksheet for a risk is obtaining approvals, if necessary... delivered to the approver 104 using a suitable e-mail exchange program and via a **network**, which may be for example an intranet or the **Internet**. In one implementation as shown in FIG. 14, the e-mail 104 includes a hyperlink...

### Claims:

...A system as in claim 15, wherein the reinsurance module resides on a local area **network**.

25. A system as in claim 15, wherein the reinsurance module is accessible via a...

5/3K/13 (Item 2 from file: 349) [Links](#)

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01213391

**ENHANCED PARIMUTUEL WAGERING**

**PARI DU TYPE PARI MUTUEL AMELIORE**

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#### **Detailed Description:**

##### **...BACKGROUND OF THE HWENTION**

With the rapid increase in usage and popularity of the public **Internet**, the growth of electronic Internet-based trading of securities has been dramatic. In the first part of 1999, **online** trading via the **Internet** was estimated to make up approximately 15% of all stock trades. This volume has been... ..are

of

YP

projected to continue for the next few years, as increasing volumes of **Internet** users use **online** trading accounts.

**Online** trading firms such as E-Trade Group, Charles Schwab, and Ameritrade have all experienced significant growth in revenues due to increases in **online** trading activity. These companies currently offer Internet-based stock trading services, which provide greater convenience... ..lower commission rates for many retail investors., compared to traditional securities brokerage services. Many expect **online** trading to expand to financial products other than equities, such as bonds, foreign-exchange, and... ..followed by exchanges such as the CBOT or the Chicago Mercantile Exchange and some newer **online** exchanges. -In order matching, the exchange coordinates the activities

of buyers and 3 sellers so... ..while in theory the principal market making activity could be done over a wide area **network**, in practice derivatives trading is today usually 1 5 accomplished via the telephone. Often, trades...  
...insurance almost always has superior information regarding the book of risks than does the assuming **reinsurer**.  
Much like the market maker in capital markets, the reinsurer typically prices its informational disadvantage... ..be perfectly insured or hedged.

Currently, transaction costs are also considerable in traditional insurance and **reinsurance markets**. In recent years, considerable effort has been expended in attempting to securitize insurance risk such as property-casualty catastrophe risk. Traditional insurance and **reinsurance markets** in many respects resemble principal market-maker securities markets and suffer from many of the... ..to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance and **reinsurance markets** tend to operate according to the same market mechanisms - 7 that have prevailed for decades... ..and telecommunication charges.. No fundamental change is contemplated to market structure for which an electronic **network** may be essential. Second, the disclosed techniques appear to enhance liquidity at the expense of... ..are typically institutional investors, such as financial institutions including banks, investment banks, primary insurers and **reinsurers**, and corporate treasurers, hedge firms and pension firms. Users can also include any individual or...and methods of the present invention is especially amenable to electronic operation over a wide **network**, such as the **Internet**.

In its preferred embodiments, the present invention mitigates derivatives transaction costs 1 5 found in...adapted for use in placing a customer order in a demand-based auction over the **Internet**, the auction including at least one customer order, said data structure including: at least one ... ..medium encoded with a computer-readable data structure adapted for placing a wager over the **Internet** in a betting pool on an underlying event, the betting pool includes one or more...view of a central controller of a preferred embodiment of a DBAR contingent claims exchange **network** architecture implementing the present invention.

FIG. 3 is a schematic depiction of the trading process... ..orders in another embodiment of a Demand-Based Adjustable Return Digital Options Exchange of the **present** invention.

FIG. 21 depicts an upward shift in the earnings expectations curve which can be... ..in successive quarters according to the embodiments of the present invention.

FIG. 22 depicts a **network** implementation of a demand-based market or auction according to the embodiments of the present... ..description of another embodiment of a DBAR Digital Options Exchange. The eighth section presents a **network** implementation of this DBAR Digital Options Exchange. The ninth section presents a structured instrument implementation... ..Markets for DBAR Contingent Claims

1.1 Exchange Design

1.2 Market Operation

1.3 **Network** Implementation

Features of DBAR Contingent Claims

2.1 DBAR Contingent Claim Notation

2.2 Units... ..Limit Order

BookOptimization

7.10 Limit Order Book Display

7.11 Unique Price Equilibrium Proof

**Network** Implementation

Structured Instrument Trading

9.1 Overview: Customer Oriented DBAR-enabled Products

9.2 Overview... 9 CE (calculation engine) implementation

13.10 LE (limit order book engine) implementation

13.11 **Network** Architecture

13.12 Figures 32 - 68 Legend

Appendix 13A: Descriptions of Element Names in DBAR... would necessitate crossing of a bid and an offer in a two-way order crossing **network**. Or, in a preferred embodiment of the method of the present invention, the trader can... the stock depreciates the trader will receive.

$(196.95/95.95)*.95 = \$1$

### 1.3 -**Network** Implementation

A market or exchange for groups of DBAR contingent claims market according to the... be "crossed." As a consequence of the absence of a need for an order crossing **network**, preferred embodiments of the present invention are particularly amenable to large-scale electronic **network** implementation on a wide area **network** or a private **network** (with, e.g., dedicated circuits) or the public **Internet**, for example. Additionally, a **network** implementation of the embodiments in which contingent claims are mapped or replicated into a vanilla... valuation, is described in more detail in Section 13 below.

Preferred embodiments of an electronic **network**-based embodiment of the method of trading in accordance with the invention include one or... authenticated using authenticating data.

(e) Data Security: The security of contingent claims transactions over the **network** may be ensured, using for example strong forms of public and private key encryption.

(f... the expected returns for each state. Such information is typically unavailable in traditional capital and **reinsurance markets**.

(i) Market Data Storage : A DBAR contingent claims exchange in accordance with the invention may... that reflect the expectations of traders over the entire distribution of possible outcomes. The - 55 **network** implementation disclosed in this specification may be used to capture, store and retrieve these data... outcomes, which can then be used for statistical time series analysis with realized outcomes. The **network** implementation of the present invention may therefore include analytic servers to perform these analyses for... of the DBAR methods of the present invention is the presentation of an interface which **displays bids** and offers and therefore, by design, allows users to make investments in sets of DBAR...

### **Claims:**

...comprising:

a server housing the processor and the at least one database module; and a **network** connecting the at least one database module and the processor with the at least one... medium encoded with a computer-readable data structure adapted for placing a wager over the **Internet** in a betting pool on an underlying event, the betting pool including at least one...

5/3K/14 (Item 3 from file: 349) [Links](#)

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01197286

**REPLICATED DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

PRODUITS DERIVES REPLIQUES A RENDEMENTS AJUSTABLES, BASES SUR LA DEMANDE, ET ECHANGES COMMERCIAUX ASSOCIES

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	Country	Number	Kind	Date
Patent	WO	200503928	A2	20050113
Application	WO	2004US4553		20040211
Priorities	US	2003365033		20030211

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;  
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;  
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;  
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;  
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;  
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;  
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;  
PT; RO; RU; SC; SD; SE; SG; SK; SL; SY;  
TJ; TM; TN; TR; TT; TZ; UA; UG; US; UZ;  
VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;  
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ;  
TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 130069

#### **Detailed Description:**

##### **...BACKGROUND OF THE INVENTION**

With the rapid increase in usage and popularity of the public **Internet**, the growth of electronic **Internet**-based trading of securities has been dramatic. In the first part of 1999, **online** trading via the **Internet** was estimated to make up approximately 15% of all stock trades. This volume has been growing... ..growth rates are projected to continue for the next few years, as increasing volumes of **Internet** users use **online** trading accounts.

**Online** trading firms such as E-Trade Group, Charles Schwab, and Ameritrade have all experienced significant growth in revenues due to increases in **online** trading activity. These companies currently offer **Internet**-based stock trading services, which provide greater convenience and lower commission rates for many retail investors, compared to traditional securities brokerage services. Many expect **online** trading to expand to financial products other than equities, such as bonds, foreign exchange, and... ..followed by exchanges such as the CBOT or the Chicago Mercantile Exchange and some newer **online** exchanges. In order matching, the exchange coordinates the activities

of buyers and sellers so that... ..while in theory the principal market making activity could be done over a wide area **network**, in practice derivatives trading is today usually accomplished via the telephone. Often trades are processed... ..insurance almost always has superior information regarding the book of risks than does the assuming **reinsurer**. Much like the market maker in capital markets, the reinsurer typically prices its informational disadvantage... ..be perfectly insured or hedged.

Currently, transaction costs are also considerable in traditional insurance and **reinsurance markets**. In recent years, considerable effort has been expended in attempting to securitize insurance risk such as property-casualty catastrophe risk. Traditional insurance and **reinsurance markets** in many respects resemble principal market-maker securities markets and suffer from many of the... ..to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance and **reinsurance markets** tend to operate according to the same market mechanisms that have prevailed for decades, despite... ..and telecommunication charges. No fundamental change is contemplated to market structure for which an electronic **network** may be essential. Second, the disclosed techniques appear to enhance liquidity at the expense of...and methods of the present invention is especially amenable to electronic operation over a wide **network**, such as the **Internet**.

In its preferred embodiments, the present invention mitigates derivatives transaction costs found in traditional markets...adapted for use in placing a customer order in a demand-based auction over the **Internet**, the auction including at least one customer order, said data structure including: at least one... ..view of a central controller of a preferred embodiment of a DBAR contingent claims exchange **network** architecture implementing the present invention.

FIG. 3 is a schematic depiction of the trading process... ..in successive quarters according to the embodiments of the present invention.

FIG. 22 depicts a **network** implementation of a demand-based market or auction according to the embodiments of the present... ..Markets for DBAR Contingent Claims

1.1 Exchange Design

1.2 Market Operation

1.3 **Network** Implementation

Features of DBAR Contingent Claims

2.1 DBAR Contingent Claim Notation

2.2 Units... ..Limit Order

BookOptimization

7.10 Limit Order Book Display

7.11 Unique Price Equilibrium Proof

**Network** Implementation

Structured Instrument Trading

9.1 Overview: Customer Oriented DBAR-enabled Products

9.2 Overview... ..CE (calculation engine) implementation

13.1 0 LE (limit order book engine) implementation

13.11 **Network** Architecture

13.12 Figures 32 - 68 Legend

Appendix 13A: Descriptions of Element Names in DBAR... would necessitate crossing of a bid and an offer in a two-way order crossing **network**. Or, in a preferred embodiment of the method of the present invention, the trader can... ..the stock depreciates the trader will receive

$(196.95/95.95) \cdot .95 = \$1$



### 1.3 Network implementation

A market or exchange for groups of DBAR contingent claims market according to the... be "crossed." As a consequence of the absence of a need for an order crossing **network**, preferred embodiments of the present invention are particularly amenable to large-scale electronic **network** implementation on a wide area **network** or a private **network** (with, e.g., dedicated circuits) or the public **Internet**, for example. Additionally, a **network** implementation of the embodiments in which contingent claims are mapped or replicated into a vanilla... valuation, is described in more detail in Section 13 below.

Preferred embodiments of an electronic **network**-based embodiment of the method of trading in accordance with the invention include one or... using authenticating data.

- 49 (e) Data Security: The security of contingent claims transactions over the **network** may be ensured, using for example strong forms of public and private key encryption.

(f ... the expected returns for each state. Such information is typically unavailable in traditional capital and **reinsurance markets**.

(i) Market Data Store : A DBAR contingent claims exchange in accordance with the invention may... data that reflect the expectations of traders over the entire distribution of possible outcomes. The **network** implementation disclosed in this specification may be used to capture, store and retrieve these data... outcomes, which can then be used for statistical time series analysis with realized outcomes. The **network** implementation of the present invention may therefore include analytic servers to perform these analyses for... of the DBAR methods of the present invention is the presentation of an interface which **displays bids** and offers and therefore, by design, allows users to make investments in sets of DBAR... the fixed point iteration results in a unique price equilibrium, that is, unique inp.

### 8\* NETWORK IMPLEMENTATION

A **network** implementation of the embodiment described in Section 7 is a means to run a complete, market-neutral, self-hedging open book of limit orders for digital options. The **network** implementation is formed from a combination of demand-based trading core algorithms with an electronic... or markets specific to an underlying event; in response to customer demand by using the **network** implementation to conduct the digital options markets or auctions. These digital options, in turn, form...

### Claims:

...fin-ther compnsing:

server housing the processor and the at least one database module; and **network** connecting the at least one database module and the processor with the at least one... profile for each of the at least one derivatives strategy to a server through an **internet** connection. 508 . The computer system according to claim 141, wherein the at least one processor is configured to receive the indication of the premium for the order from a **web** site.154. A method for executing a trade, comprising:receiving a request for an order... adapted for use in placing a customer order in a demand-based auction over the **Internet**, the auction including at least one customer order, said data structurecomprising:at least one...

5/3K/15 (Item 4 from file: 349) [Links](#)

PCT FULLTEXT

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01056423

**DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES

**Patent Applicant/Patent Assignee:**

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	Country	Number	Kind	Date
Patent	WO	200385491	A2-A3	20031016
Application	WO	2003US7990		20030313
Priorities	US	2002115505		20020402

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[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;  
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 136258

**Detailed Description:**

...BACKGROUND OF THE INVENTION

With the rapid increase in usage and popularity of the public **Internet**, the growth of electronic **Internet**-based trading of securities has been dramatic. In the first part of 1999, **online** trading via the **Internet** was estimated to make up approximately 15% of all stock trades. This volume has been... ..growth rates are projected to continue for the next few years, as increasing volumes of **Internet** users use **online** trading accounts.

**Online** tradiner firms such as E-Trade Group, Charles Schwab, and Ameritrade have all experienced significant growth in revenues due to increases in **online** trading activity. These companies currently offer Internet-based stock trading services, which provide greater convenience... ..lower commission rates for many retail investors, compared to traditional securities brokerage services. Many expect **online** trading to expand to financial products other than equities, such as bonds, foreign exchange, and... ..followed by exchanges such as the CBOT or the Chicago Mercantile Exchange and some newer **online** exchanges. In order matching, the exchange coordinates the activities of buyers and sellers so that... ..while in theory the principal market making activity could be done over a wide area **network**, in practice derivatives trading is today usually accomplished via the telephone. Often, trades are processed... ..be perfectly insured or hedged.

Currently, transaction costs are also considerable in traditional insurance and **reinsurance markets**. In recent years, considerable effort has been expended in attempting to securitize insurance risk such as property-casualty catastrophe risk. Traditional insurance and **reinsurance markets** in many respects resemble principal market-maker securities markets and suffer from many of the... ..to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance and **reinsurance markets** tend to operate according to the same market mechanisms that have prevailed for decades, despite... ..and telecommunication charges. No fundamental change is contemplated to market structure for which an electronic **network** may be essential. Second, the disclosed techniques appear to enhance liquidity at the expense of..

## Claims:

...and methods of the present invention is especially amenable to electronic operation over a wide **network**, such as the **Internet**. In its preferred embodiments, the present invention mitigates derivatives transaction costs found in traditional markets... ..This embodiment contemplates, among other implementations, a market or exchange for contingent claims of the **present** invention that provides -- without traditional sellers -- profit and loss scenarios comparable to those expected by...view of a central controller of a preferred embodiment of a DBAR contingent claims exchange **network** architecture implementing the present invention.. FIG. 3 is a schematic depiction of the trading process... ..in successive quarters according to the embodiments of the present invention. FIG. 22 depicts a **network** implementation of a demand-based market or auction according to the embodiments of the present... ..description of another embodiment of a DBAR Digital Options Exchange. The eighth section presents a **network** implementation of this DBAR Digital Options Exchange. The ninth section presents a structured instrument implementation... ..Markets for DBAR Contingent Claims

1.1 Exchange Design1.2 Market Operation1.3 **Network** Implementation- 29 Features of DBAR Continent Claims2.1 DBAR Contingent Claim Notation2.2... ..Order BookOptimization7.10 Limit Order Book Display7.11 Unique Price Equilibrium Proof**Network** ImplementationStructured Instrument Trading9.1 Overview: Customer Oriented DBAR-enabled Products9.2 Overview...would necessitate crossing of a bid and an offer in a two-way order crossing **network**. Or, in a preferred embodiment of the method of the present invention, the trader can... ..the stock depreciates the trader will receive $(196.95/95.95) \cdot .95 = \$11.3$  **Network** ImplementationA market or exchange for groups of DBAR contingent claims market according to the... ..be "crossed." As a consequence of the absence of a need for an order crossing **network**, preferred embodiments of the present invention are particularly amenable to large-scale electronic **network** implementation on a wide area **network** or a private **network** (with, e.g., dedicated

circuits) or the public **Internet**, for example. Preferred embodiments of an electronic **network**-based embodiment of the method of trading in accordance with the invention include one or... ..authenticated using authenticating data.

(e) Data Security: The security of contingent claims transactions over the **network** may be ensured, using for example strong forms of public and private key encryption. 41... ..the expected returns for each state. Such information is typically unavailable in traditional capital and **reinsurance markets**. (i) Market Data Storage: A DBAR contingent claims exchange in accordance with the invention may... ..data that reflect the expectations of traders over the entire distribution of possible outcomes. The **network** implementation disclosed in this specification may be used to capture, store and retrieve these data... ..outcomes, which can then be used for statistical time series analysis with realized outcomes. The **network** implementation of the present invention may therefore include analytic servers to perform these analyses for...of the DBAR methods of the present invention is the presentation of an interface which **displays bids** and offers and therefore, by design, allows users to make investments in sets of DBAR...

5/3K/16 (Item 5 from file: 349) [Links](#)

PCT FULLTEXT

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00994559

**DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

OPTIONS NUMERIQUES A RETOURS AJUSTABLES BASEES SUR LA DEMANDE ET BOURSE D'ECHANGES COMMERCIAUX AFFERENTE

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

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	Country	Number	Kind	Date
Patent	WO	200323575	A2-A3	20030320
Application	WO	2002US30309		20020909
Priorities	US	2001950498		20010910

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;  
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;  
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

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Fulltext word count: 122079

**Detailed Description:**

...BACKGROUND OF THE INVENTION

With the rapid increase in usage and popularity of the public **Internet**, the growth of electronic Internet-based trading of securities has been dramatic. In the first part of 1999, **online** trading via the **Internet** was estimated to make up approximately 15% ...growth rates are projected, to continue for the next few years, as increasing volumes of **Internet** users use **online** trading accounts.

**Online** trading firms such as E-Trade Group, Charles Schwab, and Ameritrade have all experienced significant growth in revenues due to increases in **online** trading

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activity. These companies currently offer Internet-based stock trading services, which

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compared to traditional securities brokerage services. Many expect **online** trading ...followed by exchanges such as the CBOT or the Chicago Mercantile Exchange and some newer **online** exchanges. In order matching, the exchange coordinates the activities of buyers ...while in theory the principal market making activity could be done over a wide area **network**, in practice derivatives trading is today ...be perfectly insured or hedged.

Currently, transaction costs are also considerable in traditional insurance and **reinsurance markets**. In recent years, considerable effort has been expended in attempting to securitize insurance risk such as property-casualty catastrophe risk. Traditional - 7 insurance and **reinsurance markets** in ... to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance and **reinsurance markets** tend to operate according to the same market mechanisms that have prevailed for decades...and telecommunication charges. No fundamental change is contemplated to market structure for which an electronic **network** may be essential. Second, the disclosed techniques appear to enhance liquidity at the expense of...

## Claims:

...and methods of the present invention is especially amenable to electronic operation over a wide **network**, such as the **Internet**. In its preferred embodiments, the present invention mitigates derivatives transaction costs found in traditional markets... view of a central controller of a preferred embodiment of a DBAR contingent claims exchange **network** architecture implementing ...in successive quarters according to the embodiments of the present invention. FIG. 22 depicts a **network** implementation of a demand-based market or auction according to the embodiments of the present...description of another embodiment of a DBAR Digital Options Exchange. The eighth section presents a **network** implementation of this DBAR Digital Options Exchange. The ninth section presents a ...Markets for DBAR Contingent Claims

1.1 Exchange Design- 30 .2 Market Operation1.3 **Network** Implementation2 Features of DBAR Contingent Claims2.1 DBAR Contingent Claim Notation2.2... BookOptimization7.10 Limit Order Book Display7.11 Unique Price Equilibrium Proof8 **Network** Implementation9 Structured Instrument Trading9.1 Overview: Customer Oriented DBAR-enabled Products9.2...would necessitate crossing of a bid and an offer in a two-way order crossing **network**. Or, in a preferred embodiment of the method of the present invention, the trader can...the stock depreciates the trader will receive $(196.95/95.95) \times .95 = \$1 - 41$  .3 **Network** ImplementationA market or exchange for groups of DBAR contingent claims market according to the... ...be "crossed." As a consequence of the absence of a need for an order crossing **network**, preferred embodiments of the present invention are particularly amenable to large-scale electronic **network** implementation on a 'de area **network** or a private **network** (with, e.g., dedicated circuits) or the public**Internet**, for example. Preferred embodiments of an electronic **network**-based embodiment of the method of trading in accordance with the invention include one or...using authenticating data. (e) Data

Security: The security of contingent claims transactions over the **network** may be ensured, using for example strong forms of public and private key encryption. (f...the, expected returns for each state. Such information is typically unavailable in traditional capital and reinsurance markets. (i) Market Data Storage: A DBAR contingent claims exchange in accordance with the invention may...data that reflect the expectations of traders over the entire distribution of possible outcomes. The **network** implementation disclosed in this specification may be used to capture, store and retrieve these data... outcomes, which can then be used for statistical time series analysis with realized outcomes. The **network** implementation of the present invention- 44 may therefore include analytic servers to perform these analyses...of payouts can be achieved for a group of DBAR contingent claims according to the **present** invention. The following additional notation, is also used:  $A_i, *$  denotes the  $i$ -th row of...of the DBAR methods of the present invention is the presentation of an interface which **displays bids** and offers and therefore, by design, allows users to make investments In sets of DBAR ...

5/3K/17 (Item 6 from file: 349) [Links](#)

PCT FULLTEXT

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00942062

**DIGITAL OPTIONS HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE THEREFOR**

OPTIONS NUMERIQUES COMPORTANT DES RETOURS AJUSTABLES A BASE DE DEMANDE ET BOURSE D'ECHANGE A CET EFFET

**Patent Applicant/Patent Assignee:**

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**Legal Representative:**

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	Country	Number	Kind	Date
Patent	WO	200274047	A2-A3	20020926
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Priorities	US	2001809025		20010316

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English

Filing Language: English

Fulltext word count: 85860

**Detailed Description:**

...BACKGROUND OF THE INVENTION

With the rapid increase in usage and popularity of the public **Internet**, the growth of electronic **Internet**-based



trading of securities has been dramatic. In the first part of 1999, **online** trading via the **Internet** was estimated to make up approximately 15% of all stock trades. This volume has been... ..growth rates are projected to continue for the next few years, as increasing volumes of **Internet** users use **online** trading accounts.

**Online** trading firms such as E-Trade Group, Charles Schwab, and Ameritrade have all experienced significant growth in revenues due to increases in **online** trading activity. These companies currently offer **Internet**-based stock trading services, which provide greater convenience and lower commission rates for many retail investors, compared to traditional securities brokerage services. Many expect **online** trading to expand to financial products other than equities, such as bonds, foreign exchange, and... followed by exchanges such as the CBOT or the Chicago Mercantile Exchange and some newer **online** exchanges. In order matching, the exchange coordinates the activities of buyers and sellers so that... ..theory the principal market making activity could be done over a 10 wide area **network**, in practice derivatives trading is today usually accomplished via the telephone. Often, trades are processed... be perfectly insured or hedged.

Currently, transaction costs are also considerable in traditional insurance and **reinsurance markets**. In recent years, considerable effort has been expended in attempting to securitize insurance risk such as property-casualty catastrophe risk.

Traditional insurance and **reinsurance markets** in many respects resemble principal market-maker securities markets and suffer from many of the... ..to price stickiness, informational asymmetries and costs, and regulatory constraints. In short, the insurance and **reinsurance markets** tend to operate according to the same market mechanisms that have prevailed for decades, despite... ..and telecommunication charges. No fundamental change is contemplated to market structure for which an electronic **network** may be essential.

Second, the disclosed techniques appear to enhance liquidity at the expense of...

## Claims:

...and methods of the present invention is especially amenable to electronic operation over a wide **network**, such as the **Internet**. 5 In its preferred embodiments, the present invention mitigates derivatives transaction costs found in traditional...solving step. In preferred embodiments of a method for conducting demand-based trading of the **present** invention, the solving step includes the step of fixed point iteration. In further preferred embodiments...view of a central controller of a preferred embodiment of a DBAR contingent claims exchange **network** architecture implementing the present invention. FIG. 3 is a schematic depiction of the trading process... Markets for DBAR Contingent Claims

1.1 Exchange Design1.2 Market Operation1.3 **Network** Implementation2 Features of DBAR Contingent Claims2.1 DBAR Contingent Claim Notation2.2...would necessitate crossing of a bid and an offer in a two-way order crossing **network**. Or, in a preferred embodiment of the method of the present invention, the trader can... ..the stock depreciates the trader will receive $(196.95/95.95) \cdot 95 = \$11.3$  **Network** ImplementationA market or exchange for groups of DBAR contingent claims market according to the... ..be "crossed." As a consequence of the absence of a need for an order crossing **network**, preferred embodiments of the present invention are particularly amenable to large-scale electronic **network** implementation on a 1.0 wide area **network** or the public **Internet**, for example.Preferred embodiments of an electronic **network**-based embodiment of the method of trading in accordance with the invention include one or...authenticated using authenticating data. (e) Data Security: The security of contingent claims transactions over the **network** may be ensured, using for example strong forms of public and private key encryption. 38... ..the expected returns for each state. Such information is typically unavailable in

traditional capital and **reinsurance markets**. (i) Market Data Storage: A DBAR contingent claims exchange in accordance with the invention may... data which reflect the expectations of traders over the entire distribution of possible outcomes. The **network** implementation disclosed in this specification may be used to capture, store and retrieve these data... outcomes, which can then be used for statistical time series analysis with realized outcomes. The **network** implementation of the present invention may therefore include analytic servers to perform these analyses... of the DBAR methods of the present invention is the presentation of an interface which **displays bids** and offers and therefore, by design, allows users to make investments in sets of DBAR... the same reference numbers. FIGS. 1 and 2 show schematically a preferred embodiment of a **network architecture** for a DBAR contingent claims exchange. As depicted in FIG. 1 and FIG. 2... dialup connection via a standard modem 120; a dedicated line connection establishing a local area **network** (LAN) or wide area **network** (WAN) 130 running, for example, the Ethernet **network** protocol; a public **Internet** connection 140; or wireless or cellular connection 150. Any of the computers and 15... device, a central processor (e.g., an Intel-made Pentium III processor), random-access memory, **network** interface cards, and telecommunications access. A trader or investor can also use a mobile laptop computer 180, or **network** computer 190 having, for example, minimal memory and storage capability 190, or personal digital assistant 200 such as a Palm Pilot. Cellular phones or other **network** devices may also be used to process and display information from and communicate with the... data storage space. In preferred embodiments, computers depicted in FIG. 2 are equipped with JAVA **virtual** machines, thereby enabling the processing of JAVA instructions. Other preferred embodiments of the central controller... The computers comprising the central controller 100 preferably reside on the same local area **network** (e.g., Ethernet LAN) but can be remotely connected over **Internet**, dedicated, dialup, or other similar connections. In preferred embodiments, **network** intercommunication among the computers comprising central controller 100 can be implemented using DCOM, CORBA, or... application server 210 include: (1) requests for HTML pages (e.g., navigating and searching a **web** site); (2) logging onto the system for trading DBAR contingent claims; (3) viewing real-time...

5/3K/18 (Item 7 from file: 349) [Links](#)

PCT FULLTEXT

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00916645

**SYSTEMS AND METHODS FOR NEGOTIATING REINSURANCE FOR A RISK**  
**SYSTEME ET PROCEDE DE NEGOCIATIONS DE REASSURANCE D'UN RISQUE**

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**Patent Applicant/Inventor:**

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**Legal Representative:**

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	Country	Number	Kind	Date
Patent	WO	200250750	A2	20020627
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Priorities	US	2000257500		20001221
	US	2001324784		20010925
	US	200129464		20011220

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

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Fulltext word count: 13996

## Claims:

...company who acquires reinsurance of risks for insurance companies is called a broker. hi a **reinsurance negotiation** a cedent or broker provides information to a reinsurance company, underwriter 2employed by a... ..assume all or a portion of the risk in exchange for a premium. During the **reinsurance negotiation**, the parties will use analysis of the risk and relevant experience in the field to... ..policies for reinsurance.SUMMARY OF THE INVENTION[00071 The present invention allows users to conduct **reinsurance negotiations**, view the stages of the negotiation and the information exchanged during the stages of the...to negotiation related infon-nation;[00201 Figure 8 illustrates a negotiation detail interface for facilitating **reinsurance negotiations** by allowing users to access negotiation information and by flirther allowing users to submit replies... ..10 in negotiations for the reinsurance. The brokers 30 and 50 are optional parties to **reinsurance negotiations** who represent either the cedent 10 or the asswner 20 in the **reinsurance negotiation**. While the brokers 30 and 50 can be an optional party to **reinsurancenegotiations**, for the sake of simplicity negotiations will be discussed primarilywith reference to cedents 10... ..negotiation. The host system 40 thus canmonitor information exchanged during various stages of the **reinsurancenegotiation**. By utilizing a host system 40, the present invention enables the users to view information... ..The cedent, broker, andassurners can convey information to the host system 40 over a **network** system such as an intranet, **Internet**, world wide **web**, or other **network** system. The host system 40 includes an interface for the cedent 10, assumers 20, and... ..and theassociated information can be accessed from one or more client systems usingstandard **Internet** protocols, for example. The information can be inpututilizing templates associated with the host system... ..asubmission is initially collected in a series of templates displayed within, for example, an **Internet** browser or an AN as discussed with reference to Figure 1 The collected information allows...the user to select an electronic file from some directory on either their local or **network** source. Once such a file has been selected, the user can provide a description of... ..enables the user to securely link to the present invention using a connection to the **Internet** and view current information regarding the risk that is the subject of the request for... ..acceptances/requests to bind in the present invention. However, to clearly illustrate the logic of **reinsurance negotiations** these response types are sufficient to demonstrate the steps of **reinsurance negotiations**. It will be understood that additional response types are possible without departing from the scope ... ..refusal to bind, an agreement, or a counteroffer. However, to clearly illustrate the logic of **reinsurance negotiations** these reply types are sufficient to demonstrate the steps of **reinsurance negotiations**. It will be understood that additional reply types are possible without departing from the scope... ..submit responses, replies, resubmissions, and 23endorsements, the present invention provides flexibility in conducting the **reinsurance negotiation**. By monitoring the submissions, responses, andreplies exchanged during stages of the negotiation, the present... ..as input submissions, responses, and replies greatly facilitates the negotiation of reinsurance risks in a **network** architecture.[00611 With reference now to Figure 5 there is shown various conditionsassociated with... ..state of the risk for which reinsurance is being sought before, during, and after the **reinsurance negotiation**. Submission/reply conditions 3 1 Oa illustrate various states associated with cedent actions conducted during... ..after the negotiation of reinsurance. The negotiation related conditions 330a identify various states of the **reinsurance negotiation** pending additional action of the cedent or the assumer during the negotiation for reinsurance of...subsequently to being given. [00651 The negotiation related conditions 330a identify various states of the **reinsurance negotiation** pending additional action by the cedent or theassumer during the negotiation for reinsurance of... ..which different conditions are reached Figures 2, 3,and 4 and the associated explanation of **reinsurance negotiations** can beutilized.

It will also be appreciated that the described conditions are included for...issued by the cedent to an insured. Policy information is useful in the context of **reinsurance negotiations** due to the fact that the risk to be reinsured is typically an insurance policy...of the negotiation interface 400 are tailored to assist the cedent and/or broker in **viewing negotiation** information and allowing the user to continue or conclude the negotiation. It will be appreciated... be configured to comprise an assumer homepage that is tailored to assist the assumer in **viewing negotiation** information and allowing the assumer to continue or conclude the negotiation. For example, the assumer... messages to review field 430 provides access to custom messages sent in the context of **reinsurance negotiations**. Much like fields 410 and 420, the messages to review field 430 allows users... Figure 8 there is shown a negotiation detail interface 500. The negotiation detail interface facilitates **reinsurance negotiations** by allowing users to access submissions, replies, and responses for any stage of the negotiation... allows users to view alternate offers received as part of a response, reply, or submission. **Reinsurance negotiations** often include alternative terms by which a risk may be reinsured. Such alternative terms can relate, for example, to price, duration, liability limits, or any term for which **reinsurance negotiation** risks are conducted. For example, an assumer may offer a higher liability coverage to cover... The negotiation detail menu 582 allows access to tools providing additional negotiation functionality to facilitate **reinsurance negotiations**. The negotiation footer 590 provides additional administrative information to assist in the processing of negotiation... a general purpose or special purpose computer. When information is transferred or provided over a **network** or another communications connection (either hardwired, wireless, or a combination of hardwired or wireless) to... general context of computer-executable instructions, such as program modules, being executed by computers in **network** environments. Generally, program modules include routines, programs, objects, components, data structures, etc. that perform particular... 00971 Those skilled in the art will appreciate that the invention may be practiced in **network** computing environments with many types of computer system configurations, including personal computers, hand-held devices, multi-processor systems, microprocessor-based or programmable consumer electronics, **network** PCs, minicomputers, mainframe computers, and the like. The invention may also be practiced in distributed... links, wireless links, or by a combination of hardwired or wireless links) through a communications **network**. In a distributed computing environment, program modules may be located in both local and remote... computers 649a and 649b may each be another personal computer, a server, a router, a **network** PC, a peer device or other common **network** node, and typically include many or all of the elements described above relative to the... illustrated in Figure 1. The logical connections depicted in Figure 1 include a local area **network** (LAN) 651 and a wide area **network** (WAN) 657 that are presented here by way of example and not limitation. Such networking environments are commonplace in office-wide or enterprisewide computer networks, intranets and the **Internet**. [001021 When used in a LAN networking environment, the computer 620 is connected to the local **network** 651 through a **network** interface or adapter 653. When used in a WAN networking environment, the computer 620 may... modem 659, a wireless link, or other means for establishing communications over the wide area **network** 657, such as the Internet. The modem 659, which may be internal or external, is ... may be stored in the remote memory storage device. It will be appreciated that the **network** connections shown are exemplary and other means of establishing communications over wide area **network** 657 may be used. [001031 The present invention may be embodied in other specific forms... claims are to be embraced within their scope. [001041 What is claimed is: In a **network** system including a cedent and one or more assumers, wherein a negotiation for reinsurance of... the assumer offers the risk to one or more assumers of reinsurance risk in a **reinsurance market** subject to the terms of the agreement with the cedent.

11 A method as recited... in claim 15 wherein the cedent homepage includes interactive listings for accessing expanded coverage of **reinsurance negotiations**.

18 A method as recited in claim 17 wherein the cedent homepage includes buttons for... altered terms of the agreement. 60

40 A computer program product for implementing, in a **network** system, that includes a cedent and one or more assumers and also includes a processing...

5/3K/19 (Item 8 from file: 349) [Links](#)

PCT FULLTEXT

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00554402

**USER-DEFINED DYNAMIC COLLABORATIVE ENVIRONMENTS**

**ENVIRONNEMENTS A COLLABORATION DYNAMIQUE DEFINIS PAR L'UTILISATEUR**

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### English Abstract:

...referred to as a dynamic collaborative environment, a user can define a group and a **virtual private network** environment including user-selected tools that facilitate communication, research, analysis, and electronic transactions within the... ..when it is no longer needed. Multiple environments can co-exist on the same physical **network** of computers.

### Detailed Description:

...insuring concentrated risk. The key difficulty was determining how to create greater efficiency in the **reinsurance market**, whether by introducing new instruments (like swaps), bringing new capital to the market, connecting more... ..could play an important role in promoting these factors, and could, in fact, transform the **reinsurance market**, which is not very automated. A 0 system that allowed trading was developed and implemented... ..grown, various companies have 5 developed software tools and services to facilitate transactions on the **Internet** and 6 over private networks. E-Bay, for example, hosts a well-known **web** site that 7 operates a transaction model (a so-called "concurrent auction") that permits buyers... ..hosts various transaction engines for clients that pay to host such 1 services on a **web** site. DIGEX Corporation similarly hosts **web**-based application 2 programs including various transaction engines. Other companies sell so-called 3 "shrink wrap" software that allows individuals to set up **web** sites that provide 4 catalog ordering facilities and the like.

5 Some **Internet** service providers, such as America **Online**, host "chat rooms" 6 that permit members to hold private discussions with other members who... ..various rooms associated with predetermined topics. A company known as

8 blueonline.com hosts a **web** site that facilitates collaboration on construction projects.

9 Various **virtual private networks** have been created to facilitate communication 0 among computer users across the **Internet** and other networks, but these networks 1 provided very limited functionality (e.g., e-mail...collaborative 2 envirom-nent (ICE), allows members of a group to define a dynamic **virtual private 3 network** (DVPN) envirom-nent including user-selected tools that facilitate 4 communication, research, analysis, and electronic... ..it is no longer 6 needed. Multiple environments can co-exist on the same physical **network** of 7 computers.

8 Although the two embodiments are described separately for ease of

9... ..members by composing an advertisement.

FIG. 15 shows a banner advertisement 1501 displayed on a **web** site, wherein 6 the banner advertisement solicits participation in a group.

7 FIG. 16 shows... ..members to gain access 6 to a newly created environment.

7 FIG. 20B shows a **web** page generated for a specific user-defined  
8 environment, including tools available to group members...reports or data) maintained within the system, links to  
information 8 providers outside the system, **online** analytical tools, and links to providers of 9 analytical services.

0 For complex instruments, the... ..trading environment.

The final step is closing the deal. The companies can negotiate a contract **online**. Tools provide sample, fill-in the  
blank contracts and memoranda of understanding as a starting... ..work on the language together.

When the contract is final, the system allows for secure, **online** signature, though companies not comfortable with  
electronic signature for very large deals may print a ...Instrument Trading

Technolo y (PRIOR ART) Technology

Meet 0 Operates on private \* Operates on private **network**  
**network** only or over the **Internet**

0 Post listing to a board by

Post a listing to board by filling out... ..type, buy/sell,

Search listings by key or listing number.

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Analysis **Internet** access to \* **Internet** access to research

research resources, on resources, on line and third

line and third-party... ..Research resources

searchable using the same

search engine and display as

used for listings.

0 **Online** dialogs / user groups

Negotiation e Requires private **network** o Works on **Internet** or private

Directory of contact **network**

information for all traders e Directory of contact

Connection between information for all traders.

directory... ..0 Direct connection between

client. directory and Email client

0 Direct connection between

directory and **online**

0 Directory not linked to conferencing software

other components of the o Directory linked to ... ..software

0 Anonymous mail supports

0 No system for central attachments

repository of documents 0 **Internet**-based system for

distributions and sharing of

documents.

o Password and secure has

protection for documents.



Closure 0 Requires private **network Internet** or private **network**

**Online** signature of **Online** signature of uploaded  
uploaded document document

Registration / closure of deal

through a fill-in form...0 Email message with attachment of the information object.

8 0 Posting on a signature **web** site

9 The system accepts and implements the chosen method, which may be connected to... ..7. Accessing the signature system - The signature system can be implemented for access via a **web** browser or database client-server software across the **Internet**, an intranet, a LAN, or a WAN. Access to the system will typically require a password, but this may not be necessary on a secure **network**. Upon access to the system a user will have the option to display a list...appropriate 7 validation of identity.

8 Document Manag

9 Successfully conducting commerce over an electronic **network** requires the 0 exchange not only of messages, but of substantial blocks of information in... ..complicated than for  
version control. email. Prior

Does not easily arrangement is necessary  
couple to **online** to access a repository.

collaboration.

Many mail servers

limit size of  
attachment.

Relatively high

effort... ..features of repository model and the mail model, for document dissemination and sharing across the **Internet** or an intranet.

General Architecture - The general architecture of the system combines two basic components...version of CATEX.

2 5 Assignment of an Email address - Each subscriber must provide an **Internet** 2 6 accessible Email address or be assigned an e-mail address in the Amail ... ..than the Arnail.

2 9 Lo2on - Subscribers access the Amail system by connecting an Arnail **web** page 3 0 provided either over the Internet or on an Intranet. The subscriber enters... ..was not browser-based and worked only over a LAN or WAN, not over the **Internet** or an intranet.

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Available functions - After logon, the subscriber can... ..original version could only send to one 6 alias. The user can also supply an **Internet** e-mail address off system.

7 4. A list of the e-mail and alias... ..for the user to select one or more. The user may also supply an 9 **Internet** e-mail address off system. The original version did not include a 0 "CC" feature...in the original version.

## Flip Widget

Increasingly, computer applications are delivered through browsers over the **Internet** or an intranet. There are many design considerations in building a system for browser delivery... a browser screen and the time lag to render a new screen. Partly because good **web** pages contain complex graphics and partly because the **Internet** can be a relatively slow **network**, it is important to design a **web** application to make few unnecessary wholesale screen changes. It is more economical from the... maintaining a clean appearance. The invention described here provides a tool that allows the **Internet** application developer to display an effectively unlimited number of options in a very small... potential

group members. Moreover, in a preferred embodiment, the environment is

implemented using **web** browser technology, which allows functions to be provided with a minimum of programming and facilities communication over the **Internet**.

FIG. 1 shows various method steps that can be carried out to define, create... can also include applications specific to the environment provided that these are accessible through **Internet** protocols.

Underlying the environment is a directory of users, information about

users, and... different from conventional systems in which a central system administrator in a local area **network** can define "groups" of e-mail participants, and can install application programs such as spreadsheets, word processing packages, and the like on each computer connected to the **network**. Moreover, according to various preferred embodiments, the facilities provided to group members can be provided through a **web**-based interface, thus avoiding the need to install software packages on a user's... environment is defined. It is assumed that one or more computers are linked over a **network** as described in more detail below in order to permit the environment to be created... contemplated that group members can span physical networks and computer systems, such as the **Internet**. Consequently, group members can include employees of different corporations, government agencies, and the like. In contrast to conventional **virtual** private networks, selected, thus permitting a broad range of persons to easily create, use, and destroy **virtual** private networks and associated functionality.

First, in step 102a, group members can... mail addresses (e.g., by specifying e-mail addresses that are accessible over the **Internet** or a private or virtually private **network**). In this step, the environment creator specifies or compels group members to belong to... by way of an advertisement that is sent via e-mail, banner advertisement on a **web** site, or the like.

Persons that see the advertisement can click on it to... creator selects from among these functions, preferably by way of an easy-to-use **web** browser interface, and these choices are stored in a database and associated with the group members. Additionally, the group creator can specify links to other

**web**-based or **network**-based applications that are not included in the list by specifying a **web** site

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address, executable file location, or the like. The group... step 104, the environment is created (which can include the step of

generating a **web** page corresponding to the group and providing user interface selection facilities such as buttons, pull... authentication, such as a user identifier and password that acts as a gateway to a **web** page on which the environment is provided. Other techniques for ensuring that only group members access the group functions and shared information can also be provided. A **web** page can be hosted on a central computer at an address that is... results and exchange drafts of the report; and publish the report on a **web** site, where it could optionally be

offered for sale through 2 2 the use of...architecture for implementing the steps 3 2 described above. As shown in FIG. 12, an **Internet** Protocol-accessible **web** server 3 3 1201 is coupled through a firewall 1202 to the **Internet** 1203. The **web** server includes

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an environment generator 1201 a which can comprise... ..Further details of this computer program are provided herein with reference to FIG. 2 1.

**Web** server 1201 can include an associated system administrator terminal

1204, one or more CD-ROM... ..servers

1209 that can host application programs that implement the tools in each

0 environment. **Web** server 1201 can also be coupled to an intranet 1210 using IP1 compatible interfaces. Intranet... ..users can create, 3 participate in, and destroy environments as described herein, preferably using standard **web** browsers and IP interfaces. **Web** server 1201 can also be coupled to 5 other user computers 1217 through the **Internet** 1203; to additional application 6 servers 1215 through another firewall 1216; and to another IP-accessible **web** server 7 1213 through a firewall 1214.

8 It will be appreciated that the system... ..only 9 one possible approach for providing a physically networked system in which user0 defined **network** envirom-nents can be created and destroyed in accordance with the 1 principles of the... ..2 provide tools used in a particular user-defined envirom-nent can be located on **web** 3 server 1201, on user computers 1217, on application servers 1215, on application 4 servers... ..121 1 . or on any other computer that provides 5 communication facilities for communicating with **web** server 1201. It will also be 6 appreciated that **web** pages that provide access to each user-defined environment 7 need not physically reside on **web** server 1201, but could instead be hosted on any 8 of various computers shown in... ..or other entity that already provides a log-in procedure to access the entity's **network**, such log-in procedure could serve to authenticate the user for the purpose of creating... ..Moreover, although it is contemplated that for ease of use (and to minimize 0 programming) **web** browsers and **web** pages be used to receive user-defined 1 information to create each environment, other approaches...responses to the invitation received after the date will not be accepted. Software resident in **web** server 1201 3 (FIG. 12) receives responses to the invitations and adds members to the ... ..by clicking on a 7 button in an e-mail message; or by visiting a **web** site identified in the invitation.

8 Turning to FIG. 14C, group members can also be... ..audio clips. The graphic should conform to the size designated for the ad on the **web** 2 page. The ad could be posted on a **web** site by uploading the graphic through a **web** 3 interface and, optionally providing a URL on the screen of FIG. 14C to link... ..minority contractors looking to establish a long-tenn relationship with us" that is posted on **web** sites that cater to the construction 0 industry.

1 A qualification option can also be... ..or the like).

2 As shown in FIG. 15, a banner ad displayed on a **web** site invites minority 3 contractors to join a group that bids on information technology contracts... ..information, 6 name, age, company registration information, etc.) This information is then 7 forwarded to **web** server 1201 which either pre-screens the information according to 8 pre-established criteria, or ...collaborative 1 environments are designed to integrate tools from multiple sources provided that they are **web**-accessible (i.e., they operate according to **Internet** Protocol and/or HTMLtype standards). The categories listed above provide a reasonable taxonomy of the... ..displayed.

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Advertisements. In a typical environment of a dynamically created **network** there are a number of fixed places for advertisements - the top of a page for... ..per time that the ad is displayed, 4 or per click on the ad. The **virtual private network** provides the front-end to facilitate 5 **online** placement of the ad. Display can be done by linking pages to standard ad 6... ..elementary to code typical directories that have fixed contents 3 for each member.

4 A **web-accessible** directory can be used in accordance with various  
5 embodiments of the invention. One...to an individual or organization with specific interests and capabilities. Within 9 industries, and particularly **online**, multi-level hierarchical directories are common, 0 with the multiple levels providing more precise classification. There are numerous 1 commercial products for maintaining **online** yellow page type classification systems.

2 Any **web-accessible** directory can be connected to a DVPN group. A  
3 preferred method offered with... ..e.g. "brake repair" and "frame straightening"). This search capability is much like a general **web-search** using a tool like AltaVista's or Inktomi's search engine and can -9... ..in a precise vocabulary (the lexicon used in preparing the description).

Document repository . Any commercial **web-enabled** document repository  
can be integrated into a group. Examples are Documentum and PC DOCs... ..tool can be used to link columns provided by multiple users (and maintained as separate **web** documents) into 5 a whole through an integrating outline maintained by an "editor". The purpose... ..Chatuoups.

Realtimechatroomsoftwareiswidelyavailablefrommany  
sources including freeware and shareware.

5 Audio and videoconferencing. Commercially available tools for **web-based** 6 audio and video conferencing can be included in the group functionality. Examples 7... on the display. All 2 of these research tools are conventional and commercially available (via **web-based** 3 links and the like).

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FIG. 18 shows one... ..of transaction engines can be provided to group members, including electronic data interchange (EDI) ordering; **online** catalog ordering; various types of auctions; sealed bids; bid and proposal tools; two-party negotiated contracts; brain writing (moderated **online** discussion) and **online** Delphi (collaborative estimation of a numerical parameter). The following describes various types of transaction engines... ..those that differ from conventional products) are highlighted in gray text.

0 A. Order placement (**online** catalog) transaction engine

1 An order placement or **online** catalog engine allows the buyer to place an order for a quantity of items at a stated fixed price, essentially ordering from an **online** catalog. The catalog contains the description and specification of the offerings. The catalog may be... ..aggregate of the offerings from several companies.

The catalog can range from a sales-oriented **web** site designed for viewing by 0 customers, to a engine designed only accept orders sent... ..The following 3 describes in more detail steps that can be executed to create an **online** catalog.

4 1. Enter and maintain a framework for catalog

5 1. 1. Enter / delete... ..the table.

3 This cross-referencing transforms the hierarchical arrangement of  
4 categories into a **web**.

5 2. Enter / edit / delete items in catalog by entering and updating the information 6... registration process may be  
established for the buyer URL.

In live auctions (as opposed to **online**) all traders are connected at the same time, and the duration of the auction is  
brief - typically only a few minutes. In **online** trading, it is not necessary for all of the bidders to be present (i.e... ..is  
to collect information on the items being 3 offered for sale. This is done **online**. The information collected includes.

1. 1. Identity of seller. Note that the business rules of... ..1. Debiting a deposit account  
8 2 Charging to account for billing  
9 2 Collecting **online** payment such as through a credit card.

0 3. Post information about auction, including.

1...first buyer in to accept the price. In the physical world (as opposed to the **online** world), Dutch auctions are rarely  
if ever run 3 3 concurrently. In a live trading... ..auction is relatively simple to implement in an electronic  
environnient. There are, at present, no **online** Dutch Auctions of which the inventors are aware.

1. Enter and maintain a framework for... ..table.

6 This cross referencing makes transforms the hierarchical arrangement of 7 categories into a **web**.

8 2. Execute qualification process (optional)  
9 2. 1. Admit bidders who are qualified based...after review by buyer  
9 4 1. Buyer is notified of bid via email or **online** message  
0 4 2. Buyer accesses complete information on the proposed bid through the  
system...including the price offered and any necessary supporting documentation. This is done by completing an  
**online** form, with provision for attachments. The bid is submitted through the system where it goes...proposal  
process.

Variant W: with pre-qualification

1. Software supports the user in creating a **web** site for the proposal process.

Initially this site manages the process for requesting the request... ..of the information needed to qualify as a bidder  
or

2 attaching a form (HTML **web** page or template for paper form) for entering  
qualifying information

1S 3. The RFP advertisement... ..the list narrowed, and the proposals refined.

0 12 Create separate secure environment (i.e. **web** site with repository) for  
each respondent

12 Exchange materials through repository (described elsewhere in this...a deal can be built around the capability of

the system to create a temporary **virtual private network** through the **web**. A temporary **network** is created for the negotiation. Access to the **network** is limited to the parties of the negotiation, their advisors and counsel, and, potentially, arbitrators... ..complete set of tools described in this filing including those for communications (email, anonymous mail, **online** chat, threaded dialogs, and audio and video collaboration), the library of standard contract instruments, the... ..6 model tool; brain writing tool; and real-time polling can be provided.

#### 7 A. **Online Surva**

8 In **online** polling or surveying, the person creating the poll uses and  
9 automated tool (new to this application) to build simultaneously an **online** 0 questionnaire and a database to collect the results. The user builds the questionnaire 1... ..the entry screen without saving.

The survey, once composed as described above exists as a **web** page. This  
page can be embedded in **web** applications. It can be made available on a site available to the entire **Internet**, on an Intranet, or in a dynamically created 8 environment. Alternatively, it can be distributed... ..on behalf of the survey manager. Results may be kept 7 private, posted to the **Internet**, and intranet, or a collaborative environment, 8 distributed via e-mail within an organization, or... ..is available, sent 9 via e-mail to the participants in the survey.

#### 0 B. **Online Delphi Engine**

1 The **online** Delphi engine allows real-time collaboration in estimating or 2 predicting an outcome that can...  
...SHEET (RULE 26)  
in used since the 1970s, but has not previously been adapted to **online** processes.

2 One possible method is as follows.

##### 3 1. Establish the session

4 1. 1. Within an **online** community, the moderator of the session creates the brain 5 writing session by entering the... ..distributed via email, actual mail, or download.

0 4. Optionally, the moderator may run on **online** applications and qualification  
process

5. Prior to the start of the session, the moderator must... ..rather than discussion. What is presented here is adaptation of that method 1 to an **online** environment. It is believed to be the first such adaptation.

##### 1. Establish the session

1. 1. Within an **online** community, the moderator of the session creates the brain writing session by entering the following... ..be distributed via email, actual mail, or download.

4. Optionally, the moderator may run on **online** applications and qualification  
process

5. Prior to the start of the session, the moderator must... ..used to initiate the discussion

5 (e.g. "SAIC should purchase a company that produces **Internet** server

6 software"

7 4. Date and time card started

8 5. Date and time...specified during the environment 1 definition process. As shown in FIG. 20A, for example, a **web** page can be created 2 for the newly created environment, including those functions that were... ..accordance with the inventive principles. According to various inventive principles, each tool shown on the **web** page is accessible through a hyperlink to a **web**-based program that 0 performs predefined functions as set forth above. For

example, clicking on " **online** 1 catalog" would link the group member to a **web** page that implements an **online** 2 ordering engine as described previously. Users can navigate through the various 3 tools using conventional **web** browser features (i.e., forward, backward, etc.). It may 4 be desirable to implement some... ..FIG. 12.

6 FIG. 21 shows how environment generator 1201a can create multiple environments including **virtual** private facilities, which can be implemented through 8 **web** pages that contain hyperlinks to functions available to members of each group 9 or environment... ..6 to the selected members and functions in databases. Each environment can include 7 a **web** page (not shown in FIG. 21) and directories, tools and other applications specific for each... ..FIGS. 13 through 19, environment generator 2106 creates an environment 2107 containing one or more **web** pages with links to the selected tools. Environment generator 2106 retrieves information from various information... ..g., including descriptions of tools and URL/IP

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addresses of **web** applications to set up each communication tool); directory of transaction engines 2102 (e.g., including descriptions of transaction engines and the URL/IP addresses of **web**-based applications to set up each transaction engine); directory of research tools 2103 (similar...

#### Claims:

1 A method of negotiating a deal over a **network** of computers, the **network** including at least one or more computers connected to the **Internet**, the method comprising the steps of  
(1) posting, on an electronic list that can be viewed over the **Internet**, information regarding one or more offers to form a contract;(2) posting on the electronic... ..determine whether they satisfy0 one or more contract criteria;1 (4) negotiating over the **network** between at least two parties to accept or modify one or more of the responses... ..the contract.

2 The method of claim 1, wherein step (1) comprises the step of **displaying offers** and responses in a parent-daughter spatial relationship on a computer display.

3 The method... ..entitled to use the user-defined

8 networked environment;9 (2) selecting a plurality of **web**-based communication, collaboration, and 0 transaction tools from a list of available tools, wherein the... ..the use of computer software, automatically creating the user3 defined networked environment by creating a **web** page accessible to the plurality78SUBSTITUTE SHEET (RULE 26)of group members selected in step (1), wherein the **web** page provides access to the plurality of tools selected in step (2).

15 The method...The method of claim 14, wherein step (2) comprises the step of  
9 selecting an **online** ordering engine that permits group members to electronically 0 order goods or services in the... ..need for system administrator-level privileges, comprising:a plurality of networked computers that communicate using **Internet** Protocol;a plurality of **web** browsers executing on the plurality of networked1 0 computers;a database that stores information... ..plurality of group1 6 members;(2) permitting the user to select a plurality of **web**-based communication, 1 8 collaboration, and transaction tools from a list of available tools, wherein... ..to be made available to the plurality of group members; and(3) automatically generating a **web** page accessible to the plurality of group members, wherein the **web** page provides access to the plurality of tools 2 2 selected in step (2) to...